DOCUMENT RESUME

ED 197 072 CE 027 560

AUTHOR	Schmoele, Henry H.: And Others
TITLE	Consumer Education. An Introductory Unit for Inmates in Penal Institutions.
INSTITUTION	Old Dominion Univ., Norfolk, Va.
SPONS AGENCY	Bureau of Occupational and Adult Education (DHEW/OE), Washington, D.C. Office of Consumers' Education.
PUB DATE	[80]
GRANT	G007605088
NOTE	240p.
EDRS PRICE	MF01/PC10 Plus Postage.
DESCRIPTORS	Adult Education: Banking: Behavioral Objectives: Career Education: *Community Services: *Consumer Education: *Correctional Education: Credit (Finance): Curriculum Guides: Instructional Materials: Learning Activities: *Money Management: *Prisoners: Self Concept

ABSTRACT

This introductory consumer education curriculum outline contains materials designed to help soon-to-be-released prisoners to develop an awareness of consumer concerns and to better manage their family lives. Each of the four units provided includes lesson objectives, suggested contents, suggested teaching methods, handouts, and tests. The unit on smart buying consists of lessons on planning for financial goals: shopping for food, clothing, housing, and transportation: and preventing consumer fraud. Understanding consumer credit, establishing credit, knowing the sources of credit, and understanding banking services and investments are covered in the unit on financial services. A lesson on finding help in one's community and a lesson devoted to obtaining help in one specific community (Tidewater, Virginia) comprise the unit on community service. Understanding oneself and securing employment are the subjects of the two lessons in the optional unit on self-awareness and occupational choice. A chart on procedures utilized in the development of a model consumer educational curricula for prison inmates is appended. (MN)

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CONSUMER EDUCATION

AN INTRODUCTORY UNIT FOR INMATES IN PENAL INSTITUTIONS

BY

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CE 027 560

U.S. DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
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MODEL CONSUMER EDUCATION PROGRAM FOR ADULT INMATES IN PENAL INSTITUTIONS

GRANT NO. G007605088

Sponsored By

Department of Health, Education, and Welfare
United States Office of Education
Bureau of Occupational and Adult Education
Office of Consumers' Education
Washington, D. C. 20202

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FORWORD

Education, in its goal to elevate humanity, has become an integral part of offender rehabilitation within the past decade. The mean tested educational level of offenders (1976) admitted to prison is 6 years, 8 months. Socio-economic deprivation frequently results in learning deficiencies among offenders, particularly in the area of consumer knowledge. Additional studies show that 66.83% of offender populations are from urban areas. Urban living places great demands on consumers and requires a multiplicity of skills necessary to adequately function and compete in a myriad of changing technological conditions.

Consumer education is a crucial factor for improving the quality and standards of community life. For adult offenders the program embodies Principal XXII of the American Correctional Association:

> "To assure the eventual restoration of the offender as an economically self-sustaining member of the community, the correctional program must make available to each inmate every opportunity to raise his educational level, improve his vocational competence and skills, and add to his information meaningful knowledge about the world and the society in which he must live."

Historically, educational emphasis in corrections has been placed on wage earnings, with much less focus on how the earnings are spent. A dual approach will undoubtedly lead to better community adjustment and the decreased possibility of a return to crime.

This material designed and developed by Henry H. Schmoele with the assistance of staff members of the Department of Curriculum and Instruction at Old Dominion University, will serve to prepare offenders for better management of their family lives and the complexity of decisions awaiting them at the market place.

Terry C. Richtmyer
Superintendent
St. Brides Correctional Center

INTRODUCTION

The purpose of the project was to develop an introductory consumer education curriculum outline for use in correctional institutions.

The initial step was an extensive search of existing curriculum outlines and reference materials. Many of these materials dealt with various consumer related topics in general. There were very few sequenced curriculum outlines and practically none designed for inmates in penal institutions.

A randomly selected inmate advisory committee was organized for the purpose of suggesting areas of need related to their concerns in the field of consumer education. A second advisory committee was formed consisting of professional educators, prison administrators and persons who work with inmates upon parole or release from prison. This second advisory committee made recommendations for specific content, topic emphasis, methods of teaching,and sequence of topics. (See Appendix A for paradigm of the curriculum development process).

A major objective of this project was that materials developed be practical and relevant to inmate needs. To insure this practical approach, community resource persons with knowledge, skill, and experience in each of the topical areas were utilized to instruct the classes. For example, the topic on transportation was taught by an automobile salesman who had also been a service manager. The topic on buying food was taught by a vocational school teacher of Culinary Arts. Each community resource teacher was encouraged to react to and make suggestions for improving the content in their topic.

In both field tests of the curriculum outline, inmate reaction to the use of community resource teachers was outstanding. This was indicated through their responses on the final evaluations. It is therefore highly recommended that lay teachers from the business community be involved in teaching this consumer education curriculum. (Suggested sources for these teachers are included on the title page for each topic or unit).

It is also recommended that this course be made available only to inmates within 3-6 months of parole or release. This makes classes more relevant and of immediate need.

It should be emphasized that this is an introductory unit with a primary objective of creating awareness of consumer concerns on the part of each inmate enrolled.

Special efforts were made to include activities with each lesson to enable the participants to learn by doing rather than simply listening to lectures.

Handout material included is designed for a sixth to seventh grade reading level to coincide with national statistics regarding the reading level of prison inmates.

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ACKNOWLEDGMENTS

Many people have helped in the development of this curriculum. The comments and suggestions of these individuals influenced the initial direction and also many revisions in order to make the curriculum relevant and meaningful.

Special gratitude is extended to the members of the advisory committee composed of educators and administrators from correctional institutions, and educators in the field of consumer education and related fields. For the names and titles of these persons see Appendix B

Appreciation is extended also, to administrators, faculty, correctional officers, and inmate advisory committee members at St. Brides Correctional Unit for their excellent cooperation and assistance.

The project staff also recognizes the valuable contributions made by the inmates who volunteered to enroll in the class when it was taught on an experimental basis at the correctional institution. Their written evaluations, comments, and suggestions proved to be an important factor in making it pertinent to their adjustment when they are released.

Special thanks is given to the members of the Department of Consumer Education in the United States Office of Education for providing dedicated and able assistance in presenting the national scope of consumer education. Their constant availability and knowledgeable support was most helpful.

The lay-teachers from the business community who volunteered to teach the topics in the curriculum were also very generous with their time and assistance. For the name and titles of these persons see Appendix C.

Finally, appreciation is extended to Graduate Assistants Ms. Mary Beth Egas and Mr. George C. Hogan, for their invaluable contributions.

Special thanks goes, also, to our project secretary, Ms. Migdalia J. La Rosa, who was always cooperative, agreeable, and efficient.

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CONSUMER EDUCATION

AN INTRODUCTORY UNIT FOR

INMATES IN PENAL INSTITUTIONS

Recommended Teaching Time

UNIT		HOURS
I	SMART BUYING	
	Planning for Financial Goals	1-3
	Shopping for Food	3-4
	Selecting and Caring for Your Clothing	3-4
	Meeting Your Housing Needs	1-3
	Buying and Maintaining Transportation	3-4
	Preventing Consumer Fraud	1-3
II	FINANCIAL SERVICES	
	Understanding Consumer Credit	1-2
	Establishing Credit	1-2
	Knowing the Sources of Credit	1-2
	Understanding Banking Services, Savings, and Investments	1-2
III	COMMUNITY SERVICES	
	Finding Help in Your Community	1-2
	Locating Help in Tidewater, Virginia	1-2
IV	SELF-AWARENESS AND OCCUPATIONAL CHOICE	
	Understanding Yourself	2-4
	Securing Employment	1-2

NOTE TO READERS

This curriculum has been color coded for your convenience and easy reference. The blue pages indicate Unit divisions while the pink pages the beginning of a new Topic. Activities and handouts, included in order at the end of each Topic, are coded yellow. Sample Pre/Post Tests, included at the end of the last Topic of each Unit, are also yellow.

UNIT I

SMART BUYING

Suggested teachers:

General - High School Home Economics teachers

Food - Institutional dieticians, Vocational/Technical school Culinary Arts teachers, Home Economists

Clothing -Community college teachers of Textiles, department store or specialty shop buyers, Home Economists

Housing - Local Housing Authority representatives, members of local Board of Realtors

Transportation - High school or Vocational/Technical school Auto-mechanics teachers, service managers from local automobile franchise

Fraudulent Practices - Consumer Protection Bureau personnel, Better Business Bureau personnel, local Legal Aid Society personnel

TOPIC I

PLANNING FOR FINANCIAL GOALS

BY

Mary Beth Egas
John E. Turner

PLANNING FOR FINANCIAL GOALS

OBJECTIVES

Upon successful completion of discussion and other assigned activities in this lesson the participant should be able to:

1. List 2-3 ways financial planning can help achieve realistic, practical goals.
2. Explain how an individual's values may effect spending for consumer needs.
3. List appropriate percent ranges to be used as guidelines for consumer spending for food, clothing, housing, and transportation.
4. List immediate and long range money needs upon parole or release.
5. Determine dollar amounts to be spent for food, clothing, housing, and transportation based on estimated monthly take home pay using percentage guidelines.

PLANNING FOR FINANCIAL GOALS

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
A. Introduction - Why financial planning is important	Explain or pull from participants
1. Helps prevent impulse buying 2. Helps reach goals faster by setting priorities	Note - Some people may not like to plan their spending because it forces them to face reality.
B. Values and goals influence buying decisions 1. Childhood background 2. Personal experience	Explain - Each individual has different values and goals which affect his buying decisions.
C. What are your money needs? 1. Immediate (estimated) upon parole or release a. Food b. Clothing c. Housing d. Transportation 2. Long Range a. House b. New car c. Boat d. Other	Pull from participants and record on chalkboard.
D. Amount of money available (monthly) 1. From your job	Have participants estimate income based on the job(s) they feel possible after parole or release.

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
	Note - This information should not be reported to class. Have each participant figure his own with teacher assistance if necessary.
2. Family - wife/husband	Explain - Although many banks and loan companies will add wife's income to husband's when making decisions on loans, you need to be cautious. For example, suppose husband or wife loses their job? How would you pay bills?
3. Other	
	Handout I-a (Conversion to Take-Home Pay) Have participants estimate monthly take home pay using Handout I-a.
E. Determine dollar guidelines to be alloted for necessities.	Handout I-b (Family Budget Guide) Have participants use columns one and two of Handout I-b as a guide for spending on necessities.
1. Food	
2. Rent/Mortgage (including utilities and maintenance)	
3. Transportation	
4. Clothing	
5. Personal and Medical	
6. Home furnishings	
7. Recreation	
8. Savings	
9. Education	
10. Miscellaneous	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
	Activity I-a (Family Budget Guide) Have participants complete column three of Handout I-b using income estimated from Handout I-a. Explain - Budgeted dollar ($) amounts will be used throughout remaining part of Smart Buying Unit.
F. Summary	Activity I-b (Making Ends Meet: A Case Problem) Have participants discuss case problem in small groups of 3 to 5 with one participant recording suggested solutions. Each recorder should report his group's suggestions to the class for discussion or comment.

CONVERSION TO TAKE-HOME-PAY

(YEARLY)

Handout I-a

GROSS PAY	FEDERAL TAX		FICA	STATE TAX		TAKE-HOME-PAY		MONTHLY	
	1 Exemption	2 Exemptions		1 Exemption	2 Exemptions	1 Exemption	2 Exemptions	1 Exemption	2 Exemptions
$ 5,000.00	$ 486.00	$ 339.60	$292.44	$ 81.84	$ 63.84	$4,139.72	$4,304.12	$344.97	$358.67
5,500.00	582.00	432.00	321.72	96.24	78.24	4,503.04	4,668.04	375.25	389.00
6,000.00	726.00	576.00	351.00	117.84	99.84	4,805.16	4,973.16	400.43	414.43
6,500.00	822.00	672.00	380.16	140.52	114.24	5,157.32	5,333.60	429.77	444.46
7,000.00	927.60	768.00	409.44	164.52	134.52	5,498.44	5,688.04	458.20	474.00
8,000.00	1,120.80	949.20	468.00	212.52	182.52	6,198.68	6,400.28	516.55	533.35
9,000.00	1,341.60	1,170.00	526.44	268.80	238.80	6,863.16	7,064.76	571.93	588.73
10,000.00	1,562.40	1,390.80	585.00	313.80	283.80	7,538.80	7,740.40	628.23	645.03
11,000.00	1,772.40	1,611.60	643.44	358.80	328.80	8,225.36	8,416.16	685.44	701.34
12,000.00	2,074.80	1,917.60	702.00	418.80	388.80	8,804.40	8,991.60	733.70	749.30

Estimated family take-home pay $_________

FAMILY BUDGET GUIDE

Estimated family Take-Home Pay $______

ITEM	APPROXIMATE % OF MONTHLY TAKE HOME PAY*	STARTING POINT	DOLLAR ($) BUDGET
FOOD	20 - 30%	25%	$
CLOTHING	5 - 15%	10%	$
HOUSING (rent/mortgage, utilities & upkeep)	20 - 30%	25%	$
TRANSPORTATION (including gas, oil, and repairs)	12 - 22%	17%	$
OTHER (personal needs, furniture, recreation, savings, miscellanous)	20 - 26%	23%	$

* As take home pay increases, the dollar amount spent for necessities will increase but at a decreasing percentage rate.

MAKING ENDS MEET :

A CASE PROBLEM

AL HAS JUST LEARNED THAT HE IS GOING TO BE PAROLED. DURING THE LAST YEAR AND EIGHT MONTHS WHILE AL HAS BEEN IN PRISON, HIS WIFE CINDY AND THEIR THREE YEAR OLD SON JEFF HAVE BEEN LIVING WITH CINDY'S MOTHER. CINDY HAS BEEN WORKING AND MANAGED TO SAVE $200.00. MOST OF HER MONTHLY PAYCHECK OF $240.00 AFTER TAXES GOES FOR FOOD AND CLOTHES FOR HER AND JEFF. SHE HELPS HER MOTHER OUT WHEN SHE CAN WITH FOOD AND RENT. (HER MOTHER IS ON SOCIAL SECURITY AND BABYSITS WITH JEFF WHILE CINDY WORKS). CINDY RIDES THE BUS TO WORK.

AL HAS BEEN PROMISED A JOB AS A MECHANIC WHEN HE GETS OUT NEXT MONTH. HIS STARTING PAY WILL BE $360.00 PER MONTH AFTER TAXES. CINDY SAYS IT WILL COST ABOUT $150.00 PER MONTH FOR FOOD.

QUESTIONS FOR YOU TO ANSWER:

1. How much money will Al and Cindy bring home each month?_____
2. Should Al and Cindy:
   a) Live with her mother and pay $85.00 month rent.
   b) Get a two bedroom apartment for $160.00 with utilities of $50.00 per month (they don't have any furniture).
   c) Get a one bedroom furnished apartment for $135.00 and utilities of $45.00 per month.
3. Should they:
   a) Both ride the bus to work which would cost Cindy $24.00 per month and Al $36.00 per month (he has to transfer).
   b) Try to fix Cindy's mother's 1968 model car so they can use that to go to work, will cost Al about $100.00 to overhaul motor and fix transmission and another $28.00 for two recap tires plus $30.00 for tags. (Cindy's mother will pay insurance). Gas would be about $50.00 per month.
   c) Use Cindy's $200.00 as a down payment on a good used car with payments of $85.00 per month for two years. Gas would be $50.00 per month.

d) Don't forget money for:

    Clothing
    Doctor and dentist bills
    Furniture payment
    Savings
    Fun money
    Money for emergencies

4. Suppose Cindy or Al lose their job? For example, she gets pregnant, one of them gets fired, injured on the job, or the company goes out of business?

TOPIC II

SHOPPING FOR FOOD

BY

Ina M. Huffman
John E. Turner

SHOPPING FOR FOOD

OBJECTIVES

Upon successful completion of discussion and other assigned activities in this lesson the participant should be able to:

1. List the four basic food groups with the proper number of daily servings recommended from each.
2. Plan a menu for breakfast, lunch, and dinner, using the recommended number of servings from the four basic food groups.
3. Develop a shopping list for the three meals planned in Objective 2.
4. Make buying decisions (simulated) for food items on his shopping list (Objective 3) which best meets his personal needs in regard to:
    - a. Use of newspaper coupons and store coupons
    - b. Package or can size
    - c. Price
    - d. Quality
    - e. National brand vs. store brand.

SHOPPING FOR FOOD

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
A. Introduction - Your food needs	Note - Your daily meals should include servings from the basic four food groups
1. Basic four food groups Guideline to meal planning and the number of servings you need to eat every day.	
a. Meat and meat products (2+)	
b. Milk and milk products (2-4)	
c. Fruits and vegetables (4+)	
d. Bread and cereals (4+)	
	Handout II-a (Basic Four Food Groups) Use handout as a discussion guide.
2. Nutrients	Explain the meaning of nutrients.

Nutrients: Chemical substances found in food and required by the body for good health.

a. Nutrients needed	Handout II-b (Nutrients: What They Do And Where They Come From) Use as a discussion guide to help participant understand the need for nutrients and the major sources of these nutrients.
1) Protein	
2) Fats	
3) Carbohydrates	
4) Minerals	
5) Vitamins	
6) Water - necessary for life	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
b. Nutrients are necessary for: 1) Growth 2) Energy 3) Protection from illness 4) Repair of body cells and tissues 5) Regulation of all body processes	
	Activity II-a (Favorite Foods and Eating Habits) Discover personal eating habits of participants by having them list their favorite foods, the food group(s) they come from, and the major nutrient(s) in the food. Analyze the information in relation to eating habits.
B. Techniques of food purchasing 1. Shopping list a. Makes it easier to stay within a set budget (refer to Activity I-a, Topic I)	Activity II-b (Menu for A Day) Have participants plan a breakfast, lunch, and dinner, taking care to use appropriate number of servings from each of the basic four food groups. Ask for volunteers to read their menu to the class and have the class check for proper number of servings from basic food groups.
b. Makes shopping quicker c. Helps to prevent left-out foods d. Avoids extra trips	Activity II-c (Buying For A Day) Have participants make a shopping list of foods needed for meals planned in Activity II-b. Have them estimate the total cost of the items and then check against the amount budgeted for food (refer to Activity I-a, Topic I).

SHOPPING FOR FOOD (Continued)

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
2. Newspaper ads and advertised supermarket specials a. Use to cut food cost b. Use to compare brands, prices, unit pricing, labels, sales, and cost per servings	Explain that some grocery stores indicate pricing information by displaying price per pound for consumer comparison. The information is normally indicated on a marker on the shelf where the item is stocked.
3. Quantity or bulk buying a. Buy quantity most appropriate for use with available storage b. Buy type and kind of food best suited to your needs	Pull from participants or state - If you do not have use of a refrigerator or other major appliances, this would offset benefits gained from quantity purchases. Also, the more costly individual servings may be less expensive in the long run rather than wasting leftovers.
4. Other food shopping hints a. Buy usable products when on sale b. Shop twice a week if possible (specials sometimes offered first and last week c. Shop for seasonal foods when in peak supply d. Read and understand labels	Note - One way to stretch the food dollar would be to obtain food stamps. Since eligibility rules vary from city to city, the participant should apply at his local Division of Social Services.
e. Understand grades in foods and look for inspection stamps	Handout II-c (USDA Grades and Standards of Quality) Use as a discussion guide

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
f. Consider day old goods - some foods just as nutritious day old as fresh (for example, bread)	
g. Consider damaged goods at reduced prices	Note - Use caution when purchasing damaged goods. You may lose up to 1/3 of the items purchased due to leaky cans or bruised vegetables.
h. Avoid impulse buying just because of sale price. Buy only if you will need	
i. Know regular prices of items before buying	Note - Sometimes items marked as "on sale" are at regular prices.
j. Shop at different stores for lowest price	
Lower prices - supermarket, discount markets, drive-in marts, and road-side markets	Discuss - Which stores have higher and which have lower food prices. Point out that prices, services, quality, and variety of foods offered in stores vary.
C. Information required on labels and packages 1. Name of the product (peaches, peas, etc.) 2. Net contents and weight 3. List of ingredients - in order by weight 4. Name and address of manufactuter or distributor 5. Serving size and number	Discuss - The basic information that appears on every food label. This information is helpful in making product comparisons, in planning more nutritious meals, in selecting foods for special diets, in counting calories, and in getting more nutrition for your food dollar.

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
of servings per container or cuts of food 6. Calorie information 7. USDA or U.S. Commerce grades 8. Brand name 9. Storage, recipe and cooking recommendations 10. Nutritive value 11. Open code date-on perishable food items	
	Activity II-d (Comparing Different Brands Of Food Items) Select three brands of a food item, (example-peaches) and label three disposal containers (per student) Brand A, B, and C. In each container, put a small sample of a particular brand, taking care to note which brand was in cup A, B, etc. The participants should be told the names of the three brands, but not which brand is in which cup. Have participants taste each sample, rate the sample according to taste, and guess the brand name of each. Afterwards, tell participants the correct brands and container labels, let them correct their answers if needed, have them read and examine the labels and record other important information such as cost per package, cost per serving, size of package, etc. A good summary would be to let participants tell which brand they would buy and why. Note: This activity is for value clarification.

BASIC FOUR FOOD GROUPS

Handout II-a

Your daily meals should include these servings from the four food groups:

1

MILK AND MILD PRODUCTS

2 or more servings per day for adults

Sample Foods:

Milk, Cheese, Ice Cream, Cottage Cheese

2

MEAT AND MEAT PRODUCTS

2 or more servings per day for adults

Sample Foods:

Beef, Pork, Fish, Poultry, Eggs, Cheese, Dry Beans and Peas, Nuts and Peanut Butter

3

FRUITS AND VEGETABLES

4 or more servings per day for adults

Sample Foods:

Any yellow or dark green vegetables. Any citrus fruits, tomatoes

4

BREADS AND CEREALS

4 or more servings per day for adults

Sample Foods:

Any grain products, such as breads, cereals, rice, spaghetti, noodles, macaroni, flour, corn meal, grits

NUTRIENTS: WHAT THEY DO AND WHERE THEY COME FROM*

NUTRIENT NAME	MAJOR FUNCTIONS	MAJOR SOURCES
PROTEINS	1. Build and repair body tissues 2. Form antibodies to fight infections. 3. Form hormones to regulate body processes. 4. Form hemoblobin to carry carbon dioxide and oxygen from cells. 5. Supply energy	Best sources is from foods from animals. Other sources are from vegetables and fruits, grains,and nuts. Examples - meat, poultry, fish, eggs, milk and milk products, combination of bread and fish, milk and cereal, meal and cheese.
FATS	1. Supply primary source of energy. 2. Form fat soluble vitamins and fatty acids needed for good health.	Found in wide variety of foods Examples - butter, shortening, cooking and salad oils, milk and most milk products, egg yolks, mayonaise, fatty meats such as bacon.
CARBOHYDRATES	1. Build and repair tissue. 2. Supply energy 3. Help the body use fats efficiently.	Found in form of starches, sugars, and cellulose. Mainly in cereals and products made from cereals. Examples - bread, spaghetti, macaroni noodles, milk, fruit and vegetables, and sweets such as jelly, jam, honey, and syrup.
MINERALS	1. Help teeth and bones grow properly. 2. Help regulate many body processes.	Found in form of 18 needed minerals. Examples - Calcium, found in milk and milk products and dark green leafy vegetables. Iron, lean meats like liver and kidney, dark green leafy vegetables grains. Iodine, mainly found in iodized salt and sea foods.

*Data (for this chart "Nutrients: What They Do And Where They Come From") from Food Is What Nutrition Is All About" pp. 125-132 by Margaret L. Ross. Reprinted from HOW TO SHOP FOOD by Jean Rainey. Copyright c 1972 by National Association of Food Chains and Rainey, McEnroe & Manning, Inc. Reprinted by permission of Harper & Row, Publishers,Inc.

NUTRIENTS: WHAT THEY DO AND WHERE THEY COME FROM

NUTRIENTS NAME	MAJOR FUNCTIONS	MAJOR SOURCES
VITAMINS	1. Help body tissue grow. 2. Help release energy from foods. 3. Help nerves and muscles work properly.	VITAMIN A Found in a variety of foods. Examples - liver, eggs, whole milk products (cheese, butter), dark green, leafy vegetables and deep-yellow vegetables and fruits. VITAMIN B Consists of 11 different vitamins. They are found in a great number of foods. Examples - meats, fish and poultry. Vegetables, dried beans and peas, enriched cereal and whole grain products,all have good amounts, also milk, peanuts, and peanut butter and potatoes. VITAMIN C Found mainly in citrus fruits and raw green peppers. Examples - raw green peppers and cabbage, oranges, canteloupes, pineapples, strawberries and greens. VITAMIN D Major source is direct sunlight on skin. Found in few foods naturally, but in all foods fortified with Vitamin D. Examples - egg yolks, liver and fish,

NUTRIENTS: WHAT THEY DO AND WHERE THEY COME FROM

NUTRIENT NAME	MAJOR FUNCTIONS	MAJOR SOURCES
		such as sardines, herring, tuna and salmon. Also fortified foods like fresh milk, evaporated or powdered milk. VITAMIN E Found mainly in oils, shortening, leafy green vegetables. Examples - salad oils, margarine, greens, kale, brocolli, chard. VITAMIN K Found in wide variety of foods. Examples - vegetables, fruits, meat and milk products.
WATER	1. Assists body processes 2. Helps dissolve nutrients	

Activity II-a

FAVORITE FOODS AND EATING HABITS

List your favorite foods in the first column. Be specific. Remember, it's what you like that's important.

FOOD	FOOD GROUP	MAJOR NUTRIENTS
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		
16.		
17.		
18.		
19.		
20.		

In the second column, write in the name of the food group or groups for each food listed: Milk, Meat, Fruit-Vegetable, and Bread-Cereal. For snack foods of limited nutritional value such as candies, potato chips, soft drinks, etc. just write OTHER.

In column three, list one major nutrient found in each food.

Now, reviewing the list, can you make any comments about your food likes?

1. Are your favorite foods mostly in one food group, such as meat? Yes____ No_____

2. Do your favorite foods represent more "Other" foods than foods from the four food groups? Yes_____ No_____

3. As a total, would your favorite foods supply you with good nutrition or food value? Yes______ No______

EATING FOR A DAY

Plan a sample breakfast, lunch,and dinner meal, using care to include proper servings from the four basic food groups.

BREAKFAST
LUNCH
DINNER
SNACKS

BUYING FOR A DAY

Now that you have planned your breakfast, lunch and dinner meal, make a shopping list of all the foods and quantities of these foods that you need to prepare your meals.

SHOPPING LIST

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.
11.

UNITED STATES DEPARTMENT OF AGRICULTURE

GRADES AND STANDARDS OF QUALITY

MEATS - Meats graded by United States Department of Agriculture (USDA) are beef, veal, liver, calf, yearling mutton, and mutton. USDA inspection of all meats sold to the public is mandatory. Grading of these products is voluntary and must be requested by the seller. Federal law requires meat and poultry to be inspected when shipped from state to state.

U.S. PRIME -

Top grade of meat. This grade is streaked well (marbeled) with fat for flavor and tenderness. Normally found in exclusive restaurants or butcher shops.

U.S. CHOICE -

Next to top grade of meat. This grade has less fat for flavoring but is still juicy and tender. Sold mainly in grocery stores.

U.S. GOOD -

For use in long-term cooking, such as stews and sauces. This grade is not as juicy and tender as top 2 grades.

U.S. STANDARD -

Has very little fat, is not as juicy or tender as the top 3 grades, and has a mild flavor.

U.S. COMMERCIAL -

This grade lacks tenderness since it comes mainly from older animals. Has a great deal of fat.

POULTRY - Poultry is graded. Usually only Grade A is sold in stores.

GRADE A - Top grade poultry with good shape and appearance

GRADE B GRADE C	Usually used in chicken soup, hash, and other combined chicken products.

PROCESSED FRUITS AND VEGETABLES - A great variety of processed fruits and vegetables and related products are graded. If inspected, a U.S. Inspection Mark will be on the label or carton.

US GRADE A or US FANCY	Best quality available Good appearance
US GRADE B US CHOICE or US EXTRA STANDARD	Good quality but less tasty than A
US GRADE C US STANDARD	Not so good quality to be used in soups or cooked foods.

FRESH FUITS AND VEGETABLES -

US EXTRA FANCY or US BEST	Best buy, but usually available in limited supplies
US #1	Usually found in grocery stores and is of good quality
US #2	As nutritious as US #1, but its appearance is not as good. Usually only found in stores as a chopped product.

DAIRY PRODUCTS - Usually only the top grades are sold in grocery stores.

MILK AND CREAM -	GRADE A	Best grade usually what is sold in stores
	GRADE B	Lower quality
	GRADE C	

BUTTER - GRADE AA

GRADE A

GRADE B Lower quality

GRADE C

REMEMBER:

When cooked properly, lower grades of foods are very often as tasty as higher grades.

COMPARING DIFFERENT BRANDS OF FOOD ITEMS

Product___________________________

	BRAND A	BRAND B	BRAND C
Rate the taste: 1 for delicious to 5 for not good			
Brand name			
Size of Package			
Cost per package			
Cost per serving			
Does the package list the manufacturer's name and address?			
Does the package list the ingredients in order of decreasing weight?			
Judge the package - 1 for very attractive and useful to 5 for too big, too cluttered, or unattractive			

TOPIC III

SELECTING AND CARING FOR YOUR CLOTHING

BY

Ina M. Huffman
John E. Turner

SELECTING AND CARING FOR YOUR CLOTHING

OBJECTIVES

Upon successful completion of discussion and other assigned activities in this lesson the participant should be able to:

1. Explain the relationship between neat, appropriate dress and job or personal success.
2. List four to five factors to be considered when determining his clothing needs upon parole or release.
3. Plan a basic wardrobe suitable for meeting his clothing needs upon parole or release.
4. Demonstrate an understanding of the effect, color, line, and design of clothing has on his appearance by selecting appropriate clothing items for different figure types from a fashion catalogue.
5. Identify easy-to-care for fabrics when given a series of ten clothing labels or tags from clothing constructed of various fabric content.
6. Match characteristics of fabrics with appropriate fabric name (using handout III-c)when given a matching question.
7. List procedures necessary for normal care and maintenance of clothing.
8. Demonstrate an awareness of the do's and don'ts of buying clothing by citing illustrative examples from past experience (positive or negative) to parallel each principal.

SELECTING AND CARING FOR YOUR CLOTHING

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
A. Introduction - Making a good appearance	State that in addition to manners, courtesy, and being clean, clothing has much to do with the first impression people have of you. Point out that first impressions play a most important part in getting a job.
1. At work	
a. Employment interviews	
b. On the job - with customers or fellow employees	
2. In your personal life	
a. Your own self-image	
b. Meeting new people	
B. Factors to consider when determining your clothing needs	
1. Job	Pull from participants the things to consider when determining clothing needs.
2. Places you go or will be going	
3. Personal comfort	Handout III-a (Basic Wardrobe) Use as guide for participants, explaining that changes in items may be necessary depending on their own unique situation.
4. Current styles	
5. Budget for clothing (refer to Activity I-a)	
6. Clothing you have on hand at present	Handout III-b (Present Wardrobe Inventory) Supplementary handout to assist participants upon parole or release.
C. Before selecting specific clothing items - consider the following:	Discuss - Is it right for you? Clothing can bring out ones good features and help hide figure problems. Stress trying on a garment before buying.
1. Factors affecting appearance	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
a. Color - Generally dark colors are good for short or heavy-set people, while light colors are good for tall or thin people. Also the color of clothing can compliment eye and hair color as well as skin tone	
b. Design - Generally large patterns or prints look better on thin people, while smaller patterns or prints are more appropriate for heavy people	
c. Fabric and texture	
d. Lines vs. figure types - Vertical lines - make a person look taller. Horizontal lines - make a person look wider. Curved lines - accentuate roundness or softness	
e. Fit vs. figure types - An overweight person generally looks better in loose fitting clothing as opposed to tighter fitting clothing	
f. Workmanship - Stitching - single, double, top stitched, etc.	Note - Discussion should include such things as uniformity of stitching, seems and hems as well as buttons.

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
Uniformity - seems and hems. Buttons - two hole, four hole, metal, plastic, bone, etc. 2. Fabrics and their characteristics	Activity III-a Have participants use fashion magazines or catalogues to select styles for different figure types (tall and slim, short and heavy, etc.) If appropriate, have them show and explain one or two sample selections to the class.

Fabrics are materials made from various natural, man-made, or synthetic fibers. Each fiber or combination of fibers has certain characteristics which effect its care, appearance, wearing, quality, and cost.

a. Natural fibers 1) Cotton 2) Linen 3) Wool 4) Silk	Handout III-c (Fabric Chart) Use as a discussion guide.
b. Man made fibers - contain chemicals and cellulose 1) Rayon (pure cellulose) 2) Acetate 3) Triacetate	Comment - Cellulose is a natural substance derived from cotton fiber. Therefore, Rayon has some properties resembling natural fibers. Note - It might be helpful to show samples of different fabrics letting participants see and feel the samples.
c. Pure chemical 1) Nylon 2) Acrylic 3) Modacrylic	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
4) Polyester	
5) Spandex	
3. Upkeep and care of clothing	
a. Consider fabric finishes in care and selection of clothing	Note - Knowledge of fabric finishes and proper care of your clothing will help you get the best use from your garment and save money. Generally finishes add beauty, comfort, easy care and economic qualities to clothing. The label is your best guide to information about fabric finishes.
1) Flame resistant	
2) Water resistant	
3) Stain resistant	
4) Machine washable or dry clean	
5) Wash and wear finish	
6) Easy care	
7) Crease resistant	
8) Sanforized or preshrunk	Note - The term Sanforized is a patented process which has become so widely used that it may be considered interchangable with the term preshrunk.
b. Information on labels and hand tags includes:	Note - Manufacturers are required by law to label all textile products.
1) Fiber content and percentage of each kind if a blend	
2) Name of the manufacturer	
3) Care of the garment	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
4) Fabric finishes (not required but typically given)	Activity III-b (Labels and Tags) Have participants study and analyze hand tags. Look for information referring to finishes, fiber content, and care in relation to the best choice for their needs and money. Refer to Handout III-d for sample hand tags.
c. Daily and weekly care of clothing 1) Hang up clothing as you take it off	Discuss - Basic care of clothing necessary for a good appearance. If necessary show how to hang slacks, fold sweaters or to properly iron clothing.
2) Make needed simple repairs like sewing on buttons, snaps, tears, pockets, etc. Dry cleaners will generally do repairs for free or for a small fee	Note - The care that participants give their clothing will prolong the life of their garments and save in the purchasing of more clothing.
3) Remove spots and stains as soon as possible	
4) Iron and press when necessary for a wrinkle free appearance	
5) Store out of season clothing in protective covers	
6) Put dirty clothes in hamper or laundry bag not with clean clothes	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
	Activity III-c (Analyzing Products Before Buying) Have participants examine different shirt styles (3-5), fabric and construction using Handout III-e to record answers for their favorite.
D. When you buy	
1. Watch for sales	
2. Learn to recognize quality merchandise by company workmanship	Note - Buying decisions should be based on quality appearance and fit, not just on appeal or reputation of brand name.
3. Ask about store policies regarding return or exchange priviledges	
4. Always try on before buying	Activity III-d (Proper Fit) Have participant work in groups of two or three. Use Handout III-f to record their exact sizes and Handout III-g as a general size guide. (Instructor will need to provide tape measurers).
5. Be aware of prices of similar or subtitute products from other stores	
6. Be aware of pressure selling - if you don't need it, don't buy it	
7. Plan your clothing needs before starting to shop	

Handout III-a

BASIC WARDROBE*

8 pair socks
8 pair underwear
8 t-shirts
1 pair pajamas
1 robe
1 pair tennis shoes
1 pair casual shoes
1 belts
1 heavy coat
1 light-weight jacket
2 sport jacket
2 ties
2 pair casual slacks
2 pair jeans
1 pair dress slacks
6 casual shirts
2 sport shirts
2 dress shirts

* Remember
Your job may require you to wear a certain type of clothing. Be sure to take this into consideration when planning your basic wardrobe.

PRESENT WARDROBE INVENTORY

TYPE OF GARMENT	SUITS SUMMER WEIGHT	SUITS WINTER WEIGHT	COATS, TOP, OVERCOAT, RAINCOAT	SLACKS, WOOL & BLENDS	SLACKS COTTON, SYNTHETIC	SHIRTS WOVEN COTTON & SYNTHETIC

Handout III-b

(Continued)

SHIRTS, KNITS ALL TYPES	SHIRTS WOOLEN	JACKETS, WOOL, AND WOOL BLEND	JACKETS COTTON SYNTHETIC	SWEATER WOOL & KNIT	OTHER-WRITE

Handout III-b

PRESENT WARDROBE INVENTORY (Continued) **Handout III-b**

Also need to inventory the number of shoes, under clothing, sleepwear and socks you have.

ITEM	NUMBER I HAVE	NEED REPAIR	NEED TO BUY
Shoes			
Casual			
Dress			
Work			
Underwear			
Sleepwear			
Socks			
Neckties			
Belts			

FIBER CHART Handout III-c

TYPES OF FIBERS	SOURCES	CHARACTERISTICS	USES
A. Natural fibers	Animal and plant		
1. Cotton	Cotton plant	Cool, washes easily, absorbs moisture, may be shrunk, and mercerized, crushes easily, price varies, may be dyed many colors	Dresses, shirts, blouses, towels, blankets, suits, jeans, slacks, underwear
2. Linen	Flax plant	Cool, beautiful luster, strong, durable, fades easily, launders easily, wrinkles easily, expensive	Dresses, kitchen towels, tablecloths, suits
3. Wool	Hair of sheep, camel & goat	Warm, durable, resistant to soiling, repels rain, shrinks easily, resilent, absorbs heat and expensive	Blankets, socks, shirts, slacks, winter garments (outerware)
4. Silk	Cocoon of silk worm	Luxurious, light in weight, warm-cool fabric, spots easily, and very expensive	Light weight garments, curtains, scarfs, some shirts
B. Man-made and synthetic			
1. Rayon Avisco Bembery Viscose	Wood pulp (cotton lint)	Glossy, dyes easily, spots easily, produces a shine after worn and laundered, can be woven to resemble natural fiber. Price varies, wrinkles easily	Suitable for all clothing and household uses

(Continued)

TYPES OF FIBERS	SOURCES	CHARACTERISTICS	USES
2. Acetate Avisco Celanese	Cellulose plus acetic acid	Soft, folds easily, strong when dry but weak when wet, resist mildew, loses color easily, iron with low heat, price varies	Draperies, suiting materials, and other types of clothing
3. Triacetate Arnel	Acetate, plus added chemicals	Shrink resistant, wrinkle resistant, resist fading, washes easily, produces a durable pleat and prices varies	Sportwear, pants, slacks
4. Nylon	Coal, air and water (changed) into Carbon, Nitrogen and Hyarogen Adipic Acid	Strong fiber, sheer, bulky in appearance, requires little ironing, resists mildew, moth and wrinkle resistant, dyes easily and price varies, produces static cling	Blouses, dress, sweaters, shirts, hosiery, lingerie
5. Acrylic Orlon Acrilan Creslan	Acrylonitrile	Soft, resislent, flame resistant, quick dyeing, fibers soften at low temperature, price varies	Sweaters, bulky like fabrics, knitted usually
6. Modacrylic Dynel Fiber T	Acrylonitrile	Soft, resilent, flame resistant, quick dyeing, fibers soften at low temperature, price varies	Deep pile coats, trims, carpets, wigs, stuffed toys

Handout III-c

(continued)

TYPES OF FIBERS	SOURCES	CHARACTERISTICS	USES
7. Polyester Dacron Kodel Fortel	Acid & alcohol Elhylene Glycol and Terephlhalic Acid	Strong, resistant to stretching, wrinkling and shrinking, resistant to most chemicals, washes and drys quickly at low heat, price varies, produces static cling	Men's and women's garments, curtains, threads, tire cord, pillow-filling
8. Spandex Lycra Stretchever Bonded	Polyurethano	Light in weight, resistant to body oil, strong, durable, abrasion resistant, elasticity, easy to laundry, price varies	Underwear, lingerie, bathing suits, hose, pants

Handout III-c

SAMPLE OF LABELS AND TAGS

Another Fabulous Fabric from Bravo Knits, Inc.

100 % Textured Acetate

Your fashion right garment, made of Textured acetate knit fabric, assures the ultimate in . . .appearance . . . wearing comfort . . . color fastness. . .

For best results this garment should be dry cleaned. If pressing is needed iron on reverse side. Use a warm, not hot iron (lowest setting)

TRAVEL TALK

100 %

ANTRON NYLON

--

Machine Washable

at 120 Synthetic Cycle

--

Du Pont Trademark

100% Cotton

Exclusive of Decoration

Requires little or no ironing
*Creese resistant
*Guaranteed washable
*White is chlorine resistant
*Do not use chlorine bleaches on colors
*Do not boil
*Do not squeeze or wring
*Hang up dripping wet on non-metal hanger
*If washed by machine, dip in water afterwards and long dripping

ALVSC Fabric Corporation
New York, N.Y.

ANALIZING PRODUCTS BEFORE BUYING (Shirts)

1. Fiber content is what the shirt is made of. List the fabric content.

2. Where in the shirt is the size marked and care instructions listed?

3. How many buttons are down the front of the shirt?

4. Does the collar have stays?

5. Does the shirt have top stitching?

6. Are the buttonholes vertical or horizontal?

7. Do the buttons have 2 or 4 holes?

8. Are the buttons stitched securely?

9. Are the shirt tails even at the front?

10. Are the inside seams of the shirt raveling or are they bound or finished with thread?

THE FOLLOWING PERSONAL MEASUREMENTS WILL HELP INSURE PROPERLY FIT CLOTHING

WEIGHT	
HEIGHT	
CHEST	
WAIST	
NECK SIZE	
SLEEVE LENGTH	
SLACK LENGTH	
SHOE SIZE	

ITEM	SIZE
SUITS	
SWEATERS-UNDERSHIRTS	
UNDERSHORTS	
SHORT-SLEEVED SHIRTS	
LONG-SLEEVED SHIRTS	
PAJAMAS	
ROBES	
SLACKS	
SHOES	
SOCKS	

GENERAL SIZING CHART

Weight in Pounds

ITEM		110-115	135-165	165-185	185-210	210- over
Suits	Short - 5'3"-5'7" Regular - 5'7"-5'11" Long - 5'11"-6'3"	36 Chest 36 Waist 29-31	38 Chest 38 Waist 31-33	40 Chest 40 Waist 34-36	42 Chest 42 Waist 36-38	44 Chest 44 Waist 38-41
Sweater and undershirts (use chest measure)		Small	Medium	Large	Large	Extra-Large
Undershorts (use waist measure)		30-32	32-34	36	38	40
Shirts (necksize)		Small 13½-14½	Medium 15-15½	Medium 15-15½	Large 16-16½	Extra-Large 17-17½
Sleeve Length		32	33	33-34	34	35
Pajamas		A	B	C	D	E
Robes		Small	Medium	Medium-Large	Large	Extra-Large
Slacks	Waist sizes 28-46 Lengths 28-34					

TOPIC IV

MEETING YOUR HOUSING NEEDS

BY

Mary Beth Egas
John E. Turner

MEETING YOUR HOUSING NEEDS

OBJECTIVES

Upon successful completion of discussion and other assigned activities in this lesson the participant should be able to:

1. Determine, within budget guideline, the type and size of house or apartment needed to meet his housing needs upon parole or release.
2. Describe the type of location desired for the house or apartment needed.
3. List sources of assistance in locating housing.
4. Describe general rights and responsibilities of a tenant and landlord as spelled out in a typical lease.
5. List sources of assistance available to the tenant in the result of problems with a landlord.
6. Compare the advantages and disadvantages of buying vs. renting to satisfy his long term housing needs.
7. Compare cost, quality of construction, and resale value of various types of homes available for purchase.
8. Identify which type of loan (Conventional, F.H.A., or V.A.) he should apply for when purchasing a home.

MEETING YOUR HOUSING NEEDS

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
A. Introduction - Analyzing family housing needs	Ask participants to refer to amount budgeted for housing from Activity I-a, Topic I.
1. Deciding immediate needs upon parole or release	Note - Through discussion, help class realize that a realistic compromise may be necessary between the type of housing desired and the amount of money available. (Refer to Activity I-a, Topic I)
a. Number of family members	
b. Type of apartment or house	
2. Deciding where you want to live (Location)	Pull from participants and record on chalk board.
a. Life style	
b. Work location	
c. Community services	
1) Public transportation	
2) Schools	
3) Hospitals/ clinics	
d. Shopping centers	
3. Sources of help in locating apartments or houses to rent	
a. Real estate agencies (fee normally paid by landlord)	
b. Local housing authority (state and federal subsidized Housing)	
c. Telephone book yellow pages	
d. Newspaper	Activity IV-a

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
	Have participants look in the newspaper and determine what houses or apartments they would want to look at and why. When they are finished, pass out Handout IV-a (Are You Shopping For A Place To Live?) and discuss.
4. Renting and the lease	
a. Explain what a lease is	Note - Stress that leases should always be read completely, and all questions answered before signing.
b. Explain what information to look for in a lease	Use Handout IV-b
c. Tenant and landlord rights and responsibilities	Note - If possible, secure leaflets from local rental agencies or consumer protection agencies that explain these rights and responsibilities. Most of this information will be included in a typical lease. Activity IV-b Use Handout IV-c (A Case Study) as a discussion guide for lease information and tenant/landlord rights and responsibilities.
5. Expecting the unexpected	
a. Local ordinances	
1) Parking	
2) Upkeep of lawns, etc.	
b. Getting utilities connected	Note - Explain that utility companies frequently require cash deposits in order to have service connected.

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
c. Insurance needs	
6. What to do if you have a problem with your landlord	
a. Try to work it out by talking with him	
b. Contact a community agency such as:	Note - Explain that where problems occur which require outside help, the tenant may contact a local agency, such as the Tenant-landlord Commission, Board of Realtors, Legal Aid Society, etc.
1) Tenant-landlord Commission	
2) Legal Aid Society	
3) Local Board of Realtors	
B. Long range housing goals	
1. Renting	Note - Pull from participants and have them record on Handout IV-d (Renting or Buying: How To Decide What's Best For You).
a. Advantages	
1) No risk of losing a down payment	
2) Can be cheaper than buying	
3) If you want to move, you just need to give the landlord a notice	
4) May not have to do household repairs and maintenance jobs.	
5) Utilities may be included in the one rent payment	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
6) Can often save money while renting and even earn maximum interest by putting money into a bank or savings company	
7) May not have to buy as much furniture	
b. Disadvantages	
1) Your money goes to someone else	
2) Your rent may be raised and there are no laws to govern and protect how much per month or year is normal	
3) May have to move even if you don't want to if the landlord decides not to renew your lease	
2. Buying	Note - Discuss cost along with other advantages/disadvantages.
a. Advantages	
1) If you decide to sell your house, you may get your original down payment back and may even make a profit	
2) As long as you	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
can make the mortgage payment, you have a definite place to live	
3) You have more control over where you can live, what the surrounding community has to offer, what schools are available for your children, etc.	
4) You can provide yourself with a stable environment where you and your family can make lasting friendships	
5) Your house payments will always remain the same	
6) You can deduct all property taxes and mortgage interests on your federal income tax	
b. Disadvantages	
1) You need a fairly large downpayment	
2) You must pay all your utilities	
3) You must do or pay someone else to do all the yard work and all the repair work	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
both inside and outside the home	
4) You must pay property taxes and insurance	
5) Usually you have to buy all furniture and appliances	
6) You often have closing costs to pay	
c. Types of home construction	Note - Discussions should include costs with additional advantages/disadvantages. (Pull as much of this as possible from participants). At the conclusion of discussion give students copy of Handout IV-e (Typical Monthly Payment On House Or Mobile Home.)
1) On site construction	
2) Manufactured or prefabricated	
3) Mobile homes	
d. Types of ownership	
1) Single ownership	
2) Joint or shared ownership	
3) Subsized housing	
e. Sources of loans	
1) Conventional	
2) FHA (Federal Housing Authority)	
3) VA (Veterans Administration)	
4) Personal loans	

ARE YOU SHOPPING FOR A PLACE TO LIVE?

WHAT YOU SHOULD LOOK FOR

BEFORE YOU RENT:

Examine the outside of the apartment or home.

Is the yard attractive and clean?

Is the building well constructed?

Do the hall ways, stairs, and fire escapes have good lighting?

Is there room for children to play, and is it safe for them to play around the building or house?

Are there plenty of parking spaces?

Examine the inside of the apartment or home.

Is it attractive and clean?

Are the rooms big enough, and are there enough closets and storage areas?

Are the rooms sound proof so noise from neighbors will not disturb you?

Are all appliances working?

Are there enough windows and doors for adequate ventilation and light?

Do all the doors and windows have good, strong locks?

Are there any poorly fitted doors or windows which could cause drafts?

Are there adequate electric outlets?

Do you have control of heat and cooling thermostats?

RENTING AND THE LEASE

Most all leases contain basic information such as:

A description of the property you are renting, including the number of rooms and the household equipment provided.

Your name and mailing address and your landlord's name and mailing address.

The amount of rent you are to pay, when it is due, and any late charges.

The beginning and ending dates of the lease.

Additional information that is important for the tenant may include:

The amount of deposit, when it can be returned, and how.

The utilities, if any, that are covered by the landlord (such as water, sewage, electricity, gas, etc.).

The conditions for lease renewal if desired.

The conditions for lease termination.

Repairs and improvements that are the landlord's resonsibility.

Repairs and improvements that are the tenant's responsibility.

A statement concerning the keeping of pets on the property.

A statement concerning the adding of equipment or furnishings by the tenant (Can you install a washer and dryer or put in new carpeting?).

A CASE STUDY

JERRY AND HIS WIFE CAROL LIVE IN A TWO BEDROOM APARTMENT WITH THEIR TWO CHILDREN. BECAUSE OF LARGE DOCTOR BILLS FOR ONE OF THE CHILDREN, THEY ARE TWO MONTHS BEHIND IN THEIR RENT. NEXT MONTH'S RENT IS DUE IN THREE (3) DAYS. THE LANDLORD HAS TOLD THEM THAT IF THEY DON'T PAY THEY WILL HAVE TO MOVE IN 5 DAYS.

Questions:

1) Can the landlord make them move with only 5 days notice?

2) Where can Jerry and Carol go for help?

3) What would you do?

Handout IV-d

RENTING OR BUYING?

HOW TO DECIDE WHAT'S BEST FOR YOU

Record below some of the advantages and disadvantages to both renting and buying.

RENTING A PLACE TO LIVE	BUYING A HOME TO LIVE IN
Advantages	**Advantages**
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.
Disadvantages	**Disadvantages**
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.

TYPICAL MONTHLY PAYMENT ON HOUSE OR MOBILE HOME

	AMOUNT BORROWED	INTEREST RATE	YEARS FINANCED	MONTHLY* PAYMENT	TOTAL INTEREST	TOTAL DOLLAR PAYMENT
HOUSE	$20,000.00	8.5%	25	$161.05	$28,315.00	$ 48,315.00
	30,000.00	8.5%	25	241.57	42,471.00	72,471.00
	40,000.00	8.5%	25	322.10	66,630.00	96,630.00
	50,000.00	8.5%	25	402.62	70,786.00	120,786.00
MOBILE HOME	8,000.00	7% ADD ON 11.71% EFFECTIVE	8	130.00	4,400.80	12,400.80
	10,000.00	7% ADD ON 11.71% EFFECTIVE	10	141.66	6,999.20	16,999.20

*DOES NOT INCLUDE LIFE INSURANCE OR TAXES.

Handout IV-e

TOPIC V

BUYING AND MAINTAINING TRANSPORTATION

BY

Florence Hood
John E. Turner

BUYING AND MAINTAINING TRANSPORTATION

OBJECTIVES

Upon successful completion of discussion and other assigned activities in this lesson the participant should be able to:

1. Determine the best affordable mode of transportation to meet his and his family's (if applicable) needs upon parole or release, given alternatives of bus, taxi, ride with friend, owning his own/car motorcycle.
2. Analyze advantages and disadvantages of owning various size vehicles with associated weights and engine sizes.
3. Disucss advantages and disadvantages of optional equipment available on new cars.
4. List typical characteristics of four sources of used cars as discussed in class.
5. Explain terms of sample used car warranties.
6. List typical characteristics of automotive maintenance and repair shops given the following alternatives:
   a) New car dealer
   b) Independent garages
   c) Discount store automotive service centers
   d) Automotive diagnostic centers
   e) Gasoline or service stations.
7. List the sources and their characteristics (in

relation to interest rates and ease of borrowing) for obtaining car loans as discussed in class.

8. Select, using Handout V-c, the type of automobile insurance coverage he needs (and can afford) when given the following choices:
   - a) Liability
   - b) Collision
   - c) Medical payment
   - d) Comprehensive
   - e) Uninsured motorist coverage.
9. Use Handout V-a (On The Lot Checklist) to rate a used car.

BUYING AND MAINTAINING TRANSPORTATION

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
A. Introduction - Determine your transportation needs upon parole or release	Have participants refer to Activity I-a, Topic I (amount budgeted for transportation).
1. How many in family	
2. How far to work	
3. What type of driving-local/trips	
4. Values	Ask - Is having a new car one of your high priorities? How does this fit in with other family needs?
B. Deciding on alternative types of transportation	
1. Bus	Note - With each alternative have participants volunteer advantages and disadvantages. Also estimate cost ($) of operation per week for each.
2. Taxi	
3. Ride with friend	
4. Your own car/motorcycle	Note - May require permission of parole officer. Consideration should be given as to possible effects of ownership and driving on parole violation.
C. Buying a new car	
1. Selecting the appropriate vehicle size	
a. Sub-compact-VW Beetle, Datsun, Pinto, Vega, Honda, etc.	State - An obvious advantage with small cars is the lighter weight which results in better gas mileage. Have participants list other advantages and disadvantages of each size car.
b. Compact-Duster, Hornet, etc.	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
c. Intermediate - Torino, Chevelle, Cutlass, Skylark, etc.	
d. Full size L.T.D., Fury, Monoco, T. Bird, etc.	
e. Truck or Van	
2. Selecting the motor size. Each size may have 2 or more horse power options	Explain - The size of motor needed is directly related to the car's weight and the number of passengers or load normally carried. Generally, a good rule for fuel economy is to buy the smallest motor which will adequately do the job. The difference in gas mileage between a 2,000 lb. car and a 3,000 lb. car can be as much as 7-10 miles per gallon.
a. 4 cylinder	
b. 6 cylinder	
c. 8 cylinder	
3. Choosing optional equipment	
a. Power steering	
b. Power brakes	
c. Air conditioning	
d. Am-Fm radio or stereo	
e. Tinted glass	
f. Radial tires	
g. Power windows	
h. Undercoating	
i. Chrome trim	
j. Interior luxury package	

D. Buying a used car

BUYING AND MAINTAINING TRANSPORTATION (Continued)

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
1. Where to buy a. New car franchise dealer 1) Generally a larger dealer 2) Warranties may be backed by manufacturer 3) Frequently makes needed major repairs 4) Has car cleaned inside and out 5) May be able to furnish name of original owner if traded on new car with that dealer 6) Has a name and reputation to protect	Note - When considering a used car from any of the sources listed below, always insist on having a knowledgeable friend or trained mechanic check the car over before you buy. Also look for current state inspection sticker if required by law. The Better Business Bureau or local Consumer Protection Office may be able to furnish valuable information about car dealers. Give participants copies of Handout V-a (Used Car Check List) and Handout V-b (Road-testing a Used Car) for their future reference.
b. Used car dealer 1) Frequently sells cars not wanted by new car dealer-(may buy cars at wholesale auctions) 2) May have small repair facility or none at all. Also mechanic may not be adequately trained to service all makes sold by the dealer	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
3) Warranties generally very limited	
4) Normally has car cleaned inside and out	
c. Private owner	Have participants identify a model and year of car which most closely meets their needs upon parole or release. Use newspaper classified section to locate and price an advertised car closest to the one identified.
1) May be best place to buy if you know the person and/or the car	
2) Buy "as is" with no warranty	
3) If you don't know the owner well, there is no way of knowing if he is being completely honest	
4) Seeing the car in its used condition and environment may give important clues to its upkeep and value	
d. Fleet sales	Explain - Many rental car agencies turn in or trade cars every two years. They are typically sold at car auctions.
1) Mileage may be high for age of car	
2) Usually well maintained mechanically- with maintenance record available	
3) May require paint job	

SUGGESTED CONTENT	SUGGESTED TEACHING CONTENT
4) Some companies offer good warranties	
5) Often priced lower than competitive models on new and used car lots	
2. Things to check when buying a used car	Use Handout V-a (On The Lot Check List) and Handout V-b (Road Test Checklist) for classrom discussion. If possible secure permission to bring a used car into compound for participants to rate using Handout V-a (On The Lot Checklist). Refer again to newspaper classified section for approximate appraisal price of car or use "Blue Book" if available.
3. Warranties typically available with used cars	
a. All parts and labor for 30 days or 1,000 miles	
b. 50/50 - Dealer agrees to cover ½ of parts and labor for specified period of time	Caution should be used here. How do you know dealer didn't charge an excessive rate, then mark off percent shown in warranty.
c. Many combinations of percent coverage on parts or labor or both are frequently used	
E. Maintenance and repair of your car	Note - A written list of requested repairs should be authorized by you prior to leaving your car for service. Do not simply say "fix it".
1. New car dealer - often expensive but best bet when car is still under warranty	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
2. Independent garages- look for those that stay busy and ask around about quality of work and prices	
3. Discount store automotive service center - frequently lower prices on routine maintenance such as oil changes and lubrication. Mechanics may not, however, be qualified to do major mechanical repairs	
4. Automotive diagnostic center	
a. Diagnostic only - specialize in using sophisticated, up-to-date equipment to determine needed repairs. They do not make repairs.	
b. Diagnostic and repair service 5. Gasoline or service stations - may be very satisfactory for routine maintenance or minor repairs	State - Be careful-dishonest dealers may recommend unnecessary repair in order to sell more parts. Note - A good bet is to stay with one dealer for gas, oil, and repair. This helps assure good service since you are a "regular customer".
F. Before buying a motorcycle consider the following:	
1. Availability of parts and repair facilities	
2. Insurance cost	
3. Advantages	Ask participants to list advantages and disadvantages of

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
	owning a motorcycle.
a. Fuel economy	
b. Fun to drive	
c. Lower initial investment than car	
d. Insurance may be less than car	
e. Lower maintenance expense than car	
f. Easy to park in traffic	
4. Disadvantages	
a. Unsatisfactory in cold, rainy climates	
b. Limited passenger space	
c. Limited luggage space	
d. High accident risk	
e. Tire easily on long trips	
f. Higher risk of theft than with car	
g. Requires protective equipment and clothing	
G. Financing your car or motorcycle	
1. Sources	
a. Banks - usually	Explain - A good credit rating

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
offer lower rates than dealers or finance companies. Normally require collateral (frequently the vehicle is held as security)	and evidence of the ability to pay is required.
b. Credit unions - may charge less interest than banks. Available to members only. Vehicle is usually held as security	
c. Dealers	State - One does not necessarily have to shop for credit. Dealers can apply for you. These rates are usually higher than banks or credit unions. The dealer does not actually loan you money. After you sign, he turns the contract over to the bank on finance company. Then you pay the contract holder.
d. Finance companies	Note - Although these are the easiest places to get loans, they also have the highest rates because they run high risks. They often lend money to persons who have poor credit ratings. Normally, the vehicle serves as security.
e. Life insurance companies	Explain - Interest rates are very low if you borrow from your life insurance company. They lend money on the cash value of your life insurance policy. The amount of money you owe is subtracted from the insurance

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
	benefits if you die before the loan is repaid.
2. Guidelines to use when shopping for a car or motorcycle loan	Pull from participants
a. Reasonable finance charge 1) Finance as little as possible for as short a time as possible 2) The total amount of charges will depend upon such factors as: amount borrowed, length of time allowed for repayment and the rate of charge	Remind participants to ask about Annual Percentage Rate (APR) as a means of comparing finance charges for different loan sources.
b. A financially sound down payment 1) This would normally be about one-third to one-fourth of the total price 2) Should include all costs to you in closing the deal. (Of course, the smaller the balance to be paid, the lower the total	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
financing cost will be).	
c. A practical monthly payment schedule	
1) This should be set up so that the debt can be paid off faster than the car or motorcycle depreciates	
2) If a vehicle has to be repossessed and cannot be sold for enough to cover the unpaid balance, the buyer is responsible for the difference	
3) Making larger monthly payments would enable you to own the car or motorcycle earlier and pay less interest. However, one needs to be able to meet all the expenses, not just the purchase price.	
H. Insurance coverage for your automobile or motorcycle	
1. Type of coverage	Use Handout V-c for discussion and participant information.
a. Liability	
b. Collision	
c. Medical payments	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
d. Comprehension	
e. Uninsured motorist coverage	
f. No-fault insurance	
2. Major factors which determine cost of insurance	Pull from participants.
a. Age and cash value of the car	
b. "Risk" category into which the driver falls--age, sex, marital status	
c. Accident record and records of others in his state and community	
d. The given insurance company--some are higher than others	
e. The individual's driving record--arrests, tickets, etc.	
f. Occupation of driver	
g. Use of car - work or personal	Suggest to participants that they should shop for the best insurance buy just as with any other product or service. Compare coverages and rates.
h. Number of cars owned	
i. Completion of driver training course	

Handout V-a

ON-THE-LOT

CHECKLIST FOR EVALUATING A USED CAR

I. Under the Hood

G.C. F.C. NR/R*

1. Oil leaks
    a. Head gaskets - look for oil on side or back of engine block. ___ ___ ___
    b. Main seals - look underneath motor main seals for oil drips (sometime difficult to tell if oil is coming from main seals or from further up block, such as head gasket leaks. If head gaskets check out ok then possibly a more major problem exist if oil is evident around main seals. ___ ___ ___
    c. Transmission free of leaks (transmission oil leaks are generally pink or red in color and not as thick as engine oil). ___ ___ ___
    d. Power steering - pay special attention to pressure hoses leading from power steering unit. They account for a frequent source of leaks in power steering unit. ___ ___ ___
2. Radiator free from leaks and crushed webbing (Possible indication of front end collision if over a large section of radiator). Also shake radiator to make sure it is fastened securily. ___ ___ ___
3. Air cleaner clear. ___ ___ ___
4. Oil clear and free of grit or filings (rub oil from dip stick between thumb and forefingers). ___ ___ ___

*Good condition - Fair condition - Needs repair/replacement.

5. Look for dry or cracked water hoses. ___ ___ ___

6. Battery held securily in place and free of corrosion. ___ ___ ___

7. Tank for windshield washer free of leaks . ___ ___ ___

II. Underneath

1. Tires - good tread depth, evenly worn, free of deep cuts and dry cracked sidewalls. ___ ___ ___

2. Alignment - check to see if tires are wearing evenly. If car has new tires, check spare in trunk. ___ ___ ___

3. Shocks - stand on corner of bumpers, step or jump off quickly. If car bounces more than once, shocks may need replacing. ___ ___ ___

4. Brakes - remove wheel (or have knowledgable friend or mechanic) to check for wear on brake shoes (pads if disc brakes). ___ ___ ___

5. Ball joints - check for excessive play in front wheels(top to bottom). This requires precise measuring, therefore, best to have an unbiased mechanic to check for you. ___ ___ ___

6. Car sits level - if leaning to one side springs may need replacing. ___ ___ ___

III. Outside body

1. Glass free from cracks or piting. ___ ___ ___

2. Paint matches evenly and not faded or worn through to primer. ___ ___ ___

3. Metal free of dents and chipped paint (along doors, etc.) Also check inside trunk, underhood, and door jams for sloppy body repair or paint overspray. ___ ___ ___

4. Front and back wheels track in straight line (have friend follow behind and watch for tracking and wheel wobble.) ___ ___ ___

5. Doors, windows, hood, and trunk lids open and close smoothly. ___ ___ ___

6. Body free from cracks (evidence of body repair using fiber glass patching). ___ ___ ___

IV. Interior

1. Seat covers free of excess wear (check driver seat carefully). ___ ___ ___

2. Carpet free of stains and thin spots or holes (look under any removable floor mats). ___ ___ ___

3. Door covering and arm rest free of rips and stains. ___ ___ ___

4. Controls and accesories in good working conditions.

    a. Cigarette lighter ___ ___ ___

    b. Windshield wipers ___ ___ ___

    c. Radio ___ ___ ___

d. Heater ___ ___ ___

e. Air conditioning ___ ___ ___

f. Any power equipment ___ ___ ___

  1) Seats ___ ___ ___

  2) Windows ___ ___ ___

  3) Antenna ___ ___ ___

  4) Door locks ___ ___ ___

g. Remote control mirrors ___ ___ ___

5. Head lights, tail lights, signal lights, back up lights, etc. work (have friend check from outside while you work controls). ___ ___ ___

V. Trunk

1. Spare tire included and in reasonably good condition. ___ ___ ___

2. Free of leaks (look for discoloration on rubber mat or carpet). ___ ___ ___

3. Jack and lug wrench (make sure jack is correct for your car before leaving lot). ___ ___ ___

VI. Mileage

1. Shows no signs of speedometer tampering. (Uneven numbers on speedometer). Estimate between 12,000-14,000 miles per year for average driving. Some high mileage cars may still be good value if well maintained. ___ ___ ___

Handout V-b

ON-THE-ROAD

CHECKLIST FOR EVALUATING A USED CAR

	G.C.	F.C.	NR/R
1. Before moving off lot- motor idling car in neutral.			
a. Car starts easily (check when cold and after test driving).	___	___	___
b. Motor idles smoothly, does not jerk or stall, free of excessive noise. (If not may need tune up or other major repair).	___	___	___
c. Brake pedal free of excessive play. Depress slowly with foot, should go no further than 1/4 of way to floor. (May simply need fluid or adjustment).	___	___	___
d. Generator indicator reading charge when idle increased slightly. (Should show slight discharge when idling with lights on).	___	___	___
e. Oil pressure indicator should show red with ignition in on positon but go off when car idle.	___	___	___
f. 1) Shift automatic transmission (car idling) from drive to reverse and back. Should not make loud noise or excessive jerk.	___	___	___
2) Place standard shift transmission in high gear, let clutch out at idle speed. Motor should stall not jerk. (If jerking occurs may indicate problem with clutch).	___	___	___

2. On-the-road

a. Accelerate quickly (on-ramp to interstate a good place) car should move ahead quickly and smoothly. (If not may need tune up or other repairs). ___ ___ ___

b. 1) Straight shift cars. You should be able to change gears smoothly without clutch stopping or grabbing Listen for unusual noices when shifting. ___ ___ ___

   2) Automatic transmissions should change smoothly without grabbing or hesitation. ___ ___ ___

c. Brakes should stop car smoothly at medium and high (55 mph) speeds without grabbing, vibrating, or pulling car to one side. ___ ___ ___

d. Exhaust free of smoke. Let car slow from road speed to 10-15 mph, then accelerate quickly. Watch for blue or black smoke from exhaust. (Could indicate worn rings or other major repair). ___ ___ ___

e. Rear axle assembly free of whine or grinding noise at road speed. ___ ___ ___

f. Ride smooth and free of vibration. Check at different road speeds. Also notice to see if car pulls hard to left or right. ___ ___ ___

TYPES OF INSURANCE COVERAGE

a. LIABILITY. This insurance helps the insured person take care of personal or property damages caused by his car or another person's car which he is driving. The insured gets nothing for losses, but the payments go to the others for injuries, property damage, lost wages, and other such losses. Anyone driving your car will also be covered. Property damage is that damage done by your car. Bodily damage is that injury done to the person in the wreck.

b. COLLISION. This insurance provides payment to you if your car strikes or is struck by another car or object, or if your car turns over. It also offers you protection against damages caused by a driver with no insurance. However, if the person causing the accident has liability insurance, you cannot collect on both.

c. MEDICAL PAYMENTS. This insurance pays for medical, hospital, and funeral expenses for you and your passengers at the time of the accident. It also covers you and members of your family if hit while riding or driving someone else's car, or while walking.

d. COMPREHENSIVE. This insurance pays for damage to your car in an accident as well as a noncollision mishap. It protects the insured against theft, vandalism, falling objects, fire, hail, lightning, collision with a bird, animal or other such things. Fire insurance can be obtained alone, but theft insurance is never written without fire insurance.

e. UNINSURED MOTORIST COVERAGE. This type protects the car owner who is unable to collect from a negligent driver who has no liability insurance. This includes also the hit-and-run driver.

f. NO-FAULT INSURANCE. This insurance would eliminate the need to prove who is at fault in an accident before any claims are paid. It is not always easy to determine this, and usually it takes a long time. It works like this: (1) the driver would be paid for accident expenses by his own insurance company no matter who was at fault; (2) the insurance policy would cover the driver and occupants of his car, and pedestrians; (3) medical bills and wage losses would be paid as they are incurred; and (4) persons in other cars involved in the accident would be covered by each driver's insurance policy.

Check out your state laws regarding No-Fault Insurance.

TOPIC VI

PREVENTING CONSUMER FRAUD

BY

Mary Beth Egas
John E. Turner

PREVENTING CONSUMER FRAUD

OBJECTIVES

Upon successful completion of discussion and other assigned activities in this lesson the participant should be able to:

1. Define (in his own words) the term fraudulent scheme.
2. Correctly identify the "consumer" as the person(s) with the ultimate responsibility for sound buying decisions.
3. List at least five specific examples of common fraudulent schemes and deceptive business practices.
4. Correctly select an appropriate alternative(s) solution(s) from the list of do's and don'ts of preventing unwise buying decisions, as discussed in class, when solving a simulated case problem.
5. List at least five sources of possible assistance for consumers who feel they have been misled or cheated when buying a product or service.

PREVENTING CONSUMER FRAUD

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
A. Introduction - Fraudulent schemes and deceptive practices	
1. Definition	
An intentional misrepresentation of a product or service for the purpose of influencing consumers to buy.	
	Note - The possibility of schemes or other deceptive practices may exist with the sale of any product or service; however, it is generally less likely to happen when dealing with older and well-established firms.
B. Who is responsible for sound buying decisions?	Activity VI-a Have participants read Handout VI-a (A Case Problem) and answer the questions.
1. The consumer . . .	State - The consumer is always responsible for securing adequate information and making the final decision to "buy" or "not to buy". (Note: this point is of utmost importance - consumer legislation is intended to assist the consumer with responsible decision making. It does not relieve the consumer of the ultimate responsibility for his/her actions).
2. The business owner or representative . . .	State - The business owner or representative is responsible for representing his product or service honestly and without deception. In addition, he is required to uphold any agreed upon

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
	warranty or guarantee.
C. Common fraudulent schemes and deceptive practices	Note - Use leaflets from local Consumer Protection Agency or Better Business Bureau.
1. Advertising	
a. Bait and switch	After brief explanation (where necessary) of each type, ask participants to relate relevant personal experiences.
b. False claims	
2. Door to door sales	
a. Books and magazines	
b. Home repair	
c. Home appliances	
d. Cosmetics	
e. Other	
3. Automobiles and automotive repair	
a. New cars	
b. Used cars	
4. Telephone sales	
5. Work at home-money making gimicks	
D. Some do's and don'ts for preventing unwise buying decisions	Note - Use leaflets from local agencies as above.
1. Don't buy something you don't need-regardless of how good the deal!	
2. Don't rush-you can wait until tommorrow! Take twenty four (24) hours to think it over and then decide.	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
3. If in doubt check with the Better Business Bureau or the Consumer Protection Agency in your area.	
4. Beware of the "something for free" claim.	
5. Always get warranties and guarantees in writing and read them prior to making a decision.	
6. Beware of "Standing room only", "One of a kind", or " the last one left at this price" claims of salesman.	Activity VI-b Have participants read Handout VI-b (A Case Problem) and indicate which of the do's and don'ts for preventing unwise decisions applies.
E. Areas typically included in Federal and State Consumer legislation 1. Three day cancellation period for door to door sales 2. Deceptive or misleading advertising 3. Unsolicited goods 4. Pyramid promotional schemes	State - Laws protecting consumer vary widely from state to state. Questions concerning legal problems should be directed to the Consumer Protection Agency, Legal Aid Society or private law firms.
F. Where to go for help 1. Better Business Bureau 2. Chamber of Commerce	Explain - If you feel you have been deceived or "ripped off" there are private, state, and federal agencies that may be able to help you. However, it should

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
3. Consumer Protection Agency	be reemphasized that the ultimate responsbility for sound buying decisions remains with the consumer.
4. Federal Communications Commission	
5. Federal Trade Commission	
6. Food and Drug Administration	
7. Legal Aid Society	
8. Post Office Department (if problem involves possible mail fraud)	
9. State Attorney General	
G. Summary	

Handout VI-a

A CASE PROBLEM

RANDY AND SUZANNE HAVE BEEN MARRIED THREE MONTHS. THEY HAVE SET UP HOUSEKEEPING IN A SMALL ONE BEDROOM APARTMENT. THEY HAVE A LIMITED INCOME OF $400.00 PER MONTH. ONE DAY WHILE RANDY WAS AT WORK A SALESMAN TALKED SUZANNE INTO LETTING HIM DEMONSTRATE A "NEW, FANTASTIC HOME VACUUM SYSTEM". JUST FOR LISTENING SHE WOULD GET A FREE HAM OR TURKEY. SHE BECAME SO EXCITED ABOUT THE NEW CLEANER THAT SHE AGREED TO BUY THE CLEANER AND SIGNED A CONTRACT TO PAY $295.00 OVER A PERIOD OF ONE YEAR. THE SALESMAN GAVE SUZANNE THE HOME VACUUM SYSTEM AND LEFT WITH THE SIGNED CONTRACT.

WHEN RANDY CAME HOME SUZANNE SHOWED HIM THE VACUUM CLEANER. AFTER THINKING ABOUT THE MONEY, THEY REALIZED IT WAS MUCH TOO EXPENSIVE FOR THEIR BUDGET.

QUESTIONS:

1. Do they have to keep the cleaner?
2. What happens if they cannot pay?
3. What could have been done to prevent this from happening?
4. Who is responsible for the consequences of their buying decision?

A CASE PROBLEM

FRED AND SYLVIA HAVE BEEN IN THEIR NEW HOME EIGHT MONTHS. WHEN THEY FIRST MOVED IN, FRED HAD SPREAD A GOOD GRAVEL BASE ON THEIR SHORT DRIVEWAY. ONE EVENING WHILE SYLVIA WAS AT WORK, A MAN WITH AN ASPHALT TRUCK CAME BY THEIR HOUSE. HE EXPLAINED TO FRED THAT HE HAD JUST COMPLETED PAVING THE DRIVEWAY DOWN THE STREET AND HAD A LARGE QUANTITY OF ASPHALT LEFT OVER. HE WOULD PAVE THEIR DRIVEWAY FOR $300.00 (THE PRICE OF THE MATERIALS ONLY, ACCORDING TO HIM). HE ALSO EXPLAINED THAT THIS WAS A ONCE IN A LIFETIME OPPORTUNITY AND THAT IF HE WAITED UNTIL LATER THE JOB WOULD COST A LOT MORE.

FRED DIDN'T REALLY KNOW WHAT TO DO BUT HE WANTED TO SHOW SYLVIA HOW THRIFTY HE COULD BE, SO HE AGREED TO HAVE THE DRIVEWAY PAVED FOR $300.00.

LATER THAT EVENING, FRED AND SYLVIA WERE VISITING A NEIGHBOR, WHO WAS A CONSTRUCTION WORKER. THE NEIGHBOR EXPLAINED THAT THEY HAD PAID DOUBLE WHAT IT SHOULD HAVE COST TO PAVE THEIR SHORT DRIVEWAY.

Question: Which of the Do's and Don'ts for preventing unwise buying decisions applies in this case?

1.

2.

3.

4.

SAMPLE PRE-TEST

SMART BUYING

1. How much of your paycheck should you spend for food?

   5-10%____ 10-20%____ 20-30%___ 30-40%____

2. Which shirt fabric is the easiest to take care of while traveling or vacationing?

   Cotton____ Cotton with Polyester____ Nylon____

3. Which of the following U.S. Department of Agriculture grades for meat is the best?

   Choice____ Good____ Prime____

4. Interest rates charged for loans on mobile homes are generally (lower than____, higher than____, the same as____) interest rates charged on loans for regular houses?

5. Which of the following types of car insurance coverage would pay for fixing your own car if you caused a wreck?

   Liability____ Comprehensive____ Collision____

Sample Pre-test Answer Key

1. 20-30% 2. Nylon 3. Prime 4. Higher than 5. Collision

SAMPLE POST TEST

SMART BUYING

1. Check four (4) of the items listed below that should be considered first when deciding how to budget your money.

   a.____ Personal needs (cigarettes, beer, fun money)
   b.____ Rent or house payment
   c.____ Home furnishings
   d.____ Clothing
   e.____ Food
   f.____ Fishing boat
   g.____ Education
   h.____ Car payment

2. Although new laws have made it possible for consumer protection agencies to offer help with buying decisions, the responsibility for you getting a good deal rests on which one of the following person or persons?

   a.____ Businessmen
   b.____ Consumer
   c.____ Consumer protection agency
   d.____ Courts

3. Beside each of the food items listed below, put the number representing the basic food group that it belongs with. (Basic Food Groups: (1) Milk & Milk Products, (2) Meat and Meat Products, (3) Fruits & Vegetables, (4) Bread & Cereals)

a.____ Ice cream

b.____ Celery

c.____ Shrimp

d.____ Fried Chicken

e.____ Rice

f. ____ Cauliflower

g. ____ Grits

h. ____ Peanuts

i. ____ Strawberries

j. ____ Cottage cheese

4. Which shirt fabric is the easiest to take care of when traveling or vacationing?

   a. Cotton____ Cotton with Polyester____ Nylon____

5. List four or five things you should consider when deciding where you want to live, other than the cost.

   a.

   b.

   c.

   d.

   e.

6. List three or four things you should watch out for when you buy a used car.

   a.

   b.

   c.

   d.

SAMPLE POST-TEST ANSWER KEY (Smart Buying)

1. b, d, e, h

2. b

3.
   - a) 1
   - b) 3
   - c) 2
   - d) 2
   - e) 4
   - f) 3
   - g) 4
   - h) 2
   - i) 3
   - j) 1

4. Nylon

5.
   - *a) Where you work
   - b) Location of schools
   - c) Location of hospitals and community services
   - d) Location of shopping centers
   - e) Surrounding environment (condition of neighboring structures)

6.
   - *a) Oil leaks
   - b) Front end alignment and treat depth of tires
   - c) Body damage
   - d) Dealer integrity and reputation

* There are many possible correct answers to questions 5 and 6.

UNIT II

FINANCIAL SERVICES

BY

Ole Johnson
Henry H. Schmoele

Suggested teachers:

1. Community College Business teachers
2. Credit bureau personnel
3. High school General Business teachers
4. Family financial planning counselors from local banks.

TOPIC I

UNDERSTANDING CONSUMER CREDIT

UNDERSTANDING CONSUMER CREDIT

OBJECTIVES

Upon successful completion of discussion and other assigned activities in this lesson the participant should be able to:

1. Define in his own words the term credit, incorporating the words "trust" and "future payment."
2. List four advantages and four disadvantages of using credit as discussed in class.
3. Demonstrate an understanding of short and long term credit by citing illustrative examples of the types of merchandise or services typically purchased using each.

UNDERSTANDING CONSUMER CREDIT

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
A. Introduction - What is credit?	Note - Begin the class by writing the following on the chalk board: "You can control credit or credit will control you." Ask the class what it means. Next write "People who can't pay cash shouldn't buy" - ask class if they agree or disagree and why. Other questions are: Is buying on credit really a way of saving? Is it always cheaper to pay cash? Is credit really good or bad? Should you use credit if you have cash?
1. Definition	Note - Discuss a dictionary definition of credit. (Basic definition is trustworthiness).
WEBSTER	Trust given or received; expectation of future payment for property or services transferred as to buy goods on credit.
2. Individual definitions	Help participants form their own definition of credit.
B. Overview of credit	Activity I-a (An overview of Credit) Have participants answer the true/false questions, then discuss briefly the correct answers. (Refer to Activity I-a and answer sheet at end of Unit II.) The purpose of the test is to arouse interest and give an overview of credit. Specific details will be given in later discussions of Unit II.
C. Advantages of using credit	Pull from participants and record on chalk board.

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
1. Convenience - The item can be used while it is being paid for, such as the use of a television set while paying for it.	Ask if anyone has ever used credit. Why they used credit.
2. Easier to make payments than to save enough to buy furniture, a car, or TV set.	Note - If a person is under contract, he will usually try harder to meet his payments.
3. Good service from the retailer - Since merchandise has not been fully paid for, the retailer is more apt to correct any problems that might arise.	
4. Emergency financial need - Credit is handy in emergencies when it is often the only means of getting money. Even if you prefer to be a cash buyer, you may sometimes be without adequate funds when faced with an emergency.	
5. Builds a good credit rating - Buying on time helps to establish your credit rating. Credit bureaus keep records showing whether or not you have a reputation for being a good credit risk.	Note - Point out that credit is good if you have a good credit rating
6. Helps form the habit of putting money aside for payments.	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
7. When the item is paid for, the money that had been used for payments can now be saved.	
D. Disadvantages of using credit	Note - Point out that credit is not always good for all people. Ask participants to relate unhappy experiences which they or their families have had with the use of credit - or the misuse of it.
1. Credit is expensive - It costs more than paying cash.	State - If you habitually purchase goods on installment plan, you will regularly pay from 10% to 20% more than the cash price. This lowers the total buying power of your income and thus lowers your level of living. Also, the smaller one's income, the higher the rate charged for credit; thus, those less able to pay - or those with the poorest credit rating must pay the highest finance charges for the privilege of buying on time.
2. Credit often leads to overspending	Note - Overspending is perhaps the greatest danger of credit buying. "Easy term" may lead you into buying more items, or more expensive items, than your budget can stand. (For example, you see a coat for $65.00 that is satisfactory. You also see a coat for $100.00 which you like better; since you are not taking money out of your pocket, you might decide to purchase the $100.00 coat.)
3. Person tends to shop at stores extending him	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
credit - may not comparison shop and as a result, may pay higher prices for merchandise.	
4. Financial emergencies, sickness, accident, death, or loss of job, may create a crisis.	
5. You may lose the goods, plus the money you have already put into them, if you are unable to meet the payments.	State - Statistics show that one out of ten persons must be reminded to make their payments. Have students guess at these exact statistics: 90% pay on time, 8% must be reminded; 2% are charged off.
6. The terms of the contracts which you must sign are often hard to understand - consumers do not see clear picture of the cost of credit or understand legal obligations when they sign a credit contract.	
7. Credit ties up money from paycheck for months or years to come.	
E. The two general classes of consumer credit are:	Bring out - The many types of both short-term and long-term credit which are available for consideration by the person in need of credit. List goods and services and have class classify short term or long term credit used.
1. Short-term credit	Note - Credit used to pay for routine goods and services which have a relatively

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
	short life cycle (food, clothing, used automobiles, gasoline and other transportation costs, etc.)
2. Long-term credit	Note - Credit required to purchased real estate, housing, new automobiles, major home appliances, or business interests. This type of credit is usually obtained from banks, savings and loan associations, credit unions, or insurance companies or other financial institutions. Time required to complete negotiations for long-term credit is usually quite extensive, due to detailed investigation and volume of paperwork. This is especially true for purchases of real estate.

Activity I-a

CREDIT, BORROWING AND SAVING WISELY

TRUE OR FALSE

CIRCLE THE CORRECT ANSWER

TRUE FALSE 1. BUYING ON CREDIT CAN BE A WAY OF SAVING MONEY.

TRUE FALSE 2. NINE OUT OF TEN PEOPLE WHO BORROW MONEY PAY THEIR LOAN ON TIME.

TRUE FALSE 3. IF YOU CAN'T MAKE A PAYMENT ON TIME IT IS ALL RIGHT TO WAIT UNTIL THE NEXT PAYDAY AND MAKE THE PAYMENT LATE.

TRUE FALSE 4. MOST OF THE TIME YOU CAN SAVE MONEY BY PAYING CASH.

TRUE FALSE 5. ALL INTEREST RATES THAT BUSINESSES CHARGE FOR CREDIT ARE THE SAME.

TRUE FALSE 6. YOUR CREDIT RATING IN ONE CITY COULD BE OBTAINED BY A BUSINESS IN ANOTHER CITY.

TRUE FALSE 7. YOU CAN SEE YOUR CREDIT RECORD THAT IS KEPT ON YOU BY THE RETAIL MERCHANTS ASSOCIATION.

TRUE FALSE 8. IF YOU APPLY FOR CREDIT AND YOU ARE TURNED DOWN, THE BUSINESS MUST TELL YOU WHY IT TURNED YOU DOWN.

TRUE FALSE 9. IF YOU HAVE BEEN CONVICTED OF A FELONY THE CREDIT BUREAU GIVES THIS INFORMATION TO BUSINESSES.

TRUE FALSE 10. A CO-SIGNER IS JUST AS RESPONSIBLE FOR PAYING A LOAN AS THE MAN WHO GETS THE MONEY.

TRUE FALSE 11. DEPARTMENT STORES USUALLY CHARGE INTEREST ON A LAY-AWAY.

TRUE FALSE 12. IF YOU PAWN A RING FOR $30.00, IN TEN MONTHS YOU WOULD HAVE TO PAY THEM $30.00 INTEREST AND $30.00 (TOTAL OF $60.00) TO GET YOUR RING BACK.

TRUE FALSE 13. A GOOD EXAMPLE OF "COLLATERAL" IS A MAN'S CREDIT RECORD.

TRUE FALSE 14. A "GARNISHEE" IS WHEN THE LOAN COMPANY TAKES YOUR AUTOMOBILE.

TRUE FALSE 15. A "LEIN" IS WHEN SOME LOAN COMPANY TAKES ALL OF YOUR PAY CHECK ON A LOAN.

TRUE FALSE 16. WHEN SOME BUSINESS "LEVYS" AGAINST YOUR FURNITURE THAT MEANS THEY CAN TAKE ALL OF YOUR FURNITURE AND SELL IT TO PAY ON A LOAN.

TRUE FALSE 17. YOUR HAVE TO APPEAR IN COURT WITH THE BILL COLLECTOR BEFORE SOMEONE CAN GET A JUDGMENT OUT AGAINST YOU.

TRUE FALSE 18. IF YOU BUY SOMETHING FROM A DOOR-TO-DOOR SALESMAN (SAY A VACUUM CLEANER) ON CREDIT YOU HAVE 3 DAYS AFTER YOU SIGN THE CONTRACT TO DECIDE WHETHER YOU WILL KEEP IT.

TRUE FALSE 19. IT IS EASY TO ESTABLISH A CREDIT RECORD.

TRUE FALSE 20. "YOU CAN CONTROL CREDIT OR CREDIT WILL CONTROL YOU."

ANSWER KEY - Activity I-a

1.	True	
2.	True	
3.	False	Explain to participants that they should see their creditor if they can't make a payment.
4.	True	
5.	False	
6.	True	
7.	True	
8.	True	Explain that this is a requirement of the Truth in Lending Law of 1968.
9.	False	
10.	True	
11.	False	Explain that there is usually a small charge for book-keeping.
12.	True	Explain that frequently pawn shops charge 10% per month.
13.	False	
14.	False	
15.	False	
16.	False	Explain that the creditor most leave certain necessary furniture by law.
17.	False	Explain briefly the procedure for obtaining a judgment.
18.	True	Explain that this is a "cooling off period" offered by the Truth in Lending Law of 1968.

19.	True or False	Explain that a bad credit record is easy to establish, where a good credit rating is more difficult.
20.	True	

Note - Some of the questions may be answered both true and false, depending on the participants' explanations.

TOPIC II

ESTABLISHING CREDIT

ESTABLISHING CREDIT

OBJECTIVES

Upon successful completion of discussion and other assigned activities in this lesson the participant should be able to:

1. Explain two of the "3 C's" of credit used in determining a credit rating.
2. Describe two ways a person can purchase items "on time" even though he has not established a credit record.
3. Relate a plan for establishing or re-establishing credit in a community.
4. Recall five criteria for qualifying for a loan as discussed in class.
5. Complete a sample credit application.
6. Demonstrate an awareness of the reason for accuracy when filling out credit applications by describing possible consequences of giving inaccurate information on applications.
7. State the responsibility of a co-signer of a loan relative to the possible default of the maker of the loan.
8. Explain the credit function frequently performed by retail merchants associations.
9. Describe two legal procedures normally used to collect slow accounts.

ESTABLISHING CREDIT

SUGGESTED CONTENT	SUGGESTED TEACHING CONTENT
A. Introduction - Establishing credit	
1. Your credit rating depends on the "3 C's." They are:	Note - Make certain that participants truly understand the meaning of these three key words. You may write words on board and ask class to define them and then tell how they relate to credit. Another way to say this is whether you have the "ability" and "willingness" to repay the debt.
a. Character - Will you pay as agreed? Are you honest, dependable, willing to cooperate?	
b. Capacity - Can you pay as agreed? What is your past, present, and potential?	
c. Capital - What are you worth? What property can you offer as security?	
2. Know how to borrow money even though you don't have your credit established	State - What things that people own will a bank or loan company lend money on?
a. Collateral loan If you own or have made payments on certain things you can borrow money on them. For example - automobile, furniture, a home, life insurance, a trailer a motor bike, stocks and bonds.	
b. Lay-away plan You could buy something on the lay-away plan. Usually department stores only charge 0.50	Ask a class member to explain the lay-away plan and what it is most frequently used for. Point out that stores keep the merchandise until it is paid for.

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
cents or $1.00 for record keeping. Usually there is no interest charges.	
3. Know how to establish a credit record. a. Open retail charge account, open one or two charge accounts at well known stores.	Note - It might help to get suggestions from the class how a young person can establish a good credit rating. Explain it takes time but it is well worth the effort. Refer back to the 3 C's of credit.
b. Buy some furniture on time if you need it. Buy only one or two pieces at a time.	Note - Furniture stores will frequently extend credit even though you have not yet established credit.
c. Open a checking account at a bank	
d. Open a savings account. Save money in the bank savings account even it it is only a dollar a week.	
e. Apply for a small loan. After you have established your department store credit and have been using your bank checking and savings account, apply for a small loan from the bank even though you don't need it. Put the money in your savings account and pay the loan off quickly.	Point out that frequently loan companies require a co-signer. The co-signer is legally as responsible for the repayment of loan as the person who made the loan and got the money. Stress that they should not sign a note for anyone unless they are able to pay the debt for the person. State - After you have done the above several times your credit record will be established.
4. Be able and willing to pay and accept the responsibilities of your loan or credit	Activity II-a Divide the group into two or more groups. Tell them to assume they are lending

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
a. Pay all bills on time b. If you can't meet your payment on time, see your creditor immediately	institution. A man drives up in front of their business, gets out of a 5 year old Cadillac, comes in and states he wants to borrow $1,000.00. Have the group list what information they would want from the man before they made him the loan. On a chalk board write suggestions from each group. Go back and forth between groups for answers. See which group can give the most answers. Have the participants determine why the institution needs to have the information on credit applications such as: present address, income, places had credit before, how much owes, next of kin, name of bank, have a phone, does he own home, how long lived there, where he works, how long worked there, name of dependants, social security number, does he own the car,etc. Be sure the class understands how the information is used.
B. The credit application 1. Types of credit applications a. A bank b. A retail store c. A savings and loan company d. A credit card company e. A petroleum company	Activity II-b Have participants compare sample credit applications from a bank, a retail store, a savings and loan company, a credit card company and a petroleum company. How do they differ? How are they similar? Why? Point out that the larger the amount of monies, the more detailed the information must be.
2. Filling out credit applications - Be sure class understands that:	Activity II-c Have each member, or a group fill in different types of applications and ask questions concerning

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
a. Honesty is important because most things on credit applications are verified b. Retail Merchants Association keeps records of individuals in a community c. Most companies keep customer credit records for 10 or more years	blanks they are unsure of. Explain how the application is checked after the applicant fills it out. Bring a City Directory to class and explain that it can be used to check information needed on the applications, or to verify information.
C. Legal procedures for collecting slow accounts	Activity II-d Have the participant assume the man we talked about earlier who borrowed $1,000.00 with his 5 year old Cadillac got slow paying, he wrecked his Cadillac and still owed $850.00 on his loan to you. He was employed at Smith Douglas, was buying a new home and furniture, but had very little equity in the home or furniture. He told you he was not going to pay you and you could "try and get it."What could you do to collect your money?
1. Judgment - The first step in all legal action,a person is served with a civil warrant to appear in court. Judge will make a "judgment" that the man is behind and does owe the company the money.	
2. Garnishee - Wages can be garnisheed, which means a percentage of his wages can be taken each payday to pay the debt.	
3. Lien - A lien can be taken and recorded against his home or car. The item could not be sold until the lien was paid.	
4. Levy - A levy can be taken against his furniture and the furniture can then be sold.	Point out that certain furniture items can not be removed from his home by law. Necessities, such as beds for each family member, refrigerators, stoves,etc.

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
	can't be taken. Luxuries, such as stereo, T.V., air conditioners, extra chairs or tables may be sold. The sheriff would take the levy, go to the home, make a list of furniture, warn the creditor not to sell, distroy or move the furniture. Then you could take someone to the house and sell at public auction.
D. Petition of bankruptcy	Note - If every possible solution to financial problem has been explored and it is impossible to meet financial obligations a debtor may take out bankruptcy as a last resort.
1. Chapter 13 bankruptcy Under the Federal Bankruptcy Act a debtor should see a lawyer and get him to file a petition of bankruptcy. Usually this will enable the debtor to be granted more time to pay his bills, and his wages and property are protected from the creditors.	
2. Straight bankruptcy - In extreme cases the debtor can take out "straight bankruptcy," which involves selling all possessions (except those exempt by the Bankruptcy Act) and the proceeds distributed to the creditors. Then the creditors "charge off" the balance as a credit loss.	State - This does not mean the debtor does not have to pay federal taxes, alimony and child support. Bankruptcy costs \$400.00 - \$600.00 in lawyer fees - the bankruptcy record is sent to Retail Merchants Associations, credit bureaus, and is available as information across state lines. Needless to say it could cause a person to lose their job and future credit would be very difficult to get.

TOPIC III

KNOWING THE SOURCES OF CREDIT

KNOWING THE SOURCES OF CREDIT

OBJECTIVES

Upon successful completion of discussion and other assigned activities in this lesson the participant should be able to:

1. Relate four sources of credit available to an individual.
2. Rank four sources of credit according to the interest they normally charge.
3. Give two reasons why a bank charges less interest than a small loan company.
4. Identify the type of lending institution most frequently used in certain given situations.
5. Demonstrate an awareness that pawn sharks and loan sharks are less desirable than other sources of credit by listing the disadvantages associated with each.

KNOWING THE SOURCES OF CREDIT

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
A. Introduction - The sources of credit 1. Retailers' charge accounts - Some retail firms concentrate on one of the types described below, but most use two or all of those plans listed.	List on board sources of consumer credit (a) charge accounts, (b) credit cards, (c) banks, (d) savings and loan companies, (e) credit unions, (f) small loan companies, (g) life insurance, (h) other.
a. The 30-day or regular charge account 1) Offered to customers by many stores. 2) No interest charges are involved. 3) Customer purchases whatever he needs and offers the sales clerk his charge plate or card. 4) No cash is paid. 5) At end of period the store sends a statement and the total amount must be paid within a stated number of days from the billing date. 6) If not paid, there is a service charge added to the next statement.	Note - Use or refer to the credit applications to help explain the sources of consumer credit.

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
b. Budget account	
1) Customer agrees to pay for a purchase over a specified period of time (usually 3 months).	
2) In exchange for the longer payment period there is a service charge, or interest for handling the account.	
3) In comparison with other credit charges, the cost of budget account is relatively small.	Note - A consumer can build his credit rating by taking a budget account and making all payments promptly.
c. Revolving credit account	
1) Consumer receives a credit line--which is a specified, maximum amount he is allowed to charge.	
2) Payments are based on the outstanding debt in the revolving credit account.	
3) New purchases are permitted as long as the consumer does not exceed his line of credit.	Explain that the consumer who has this plan receives a statement showing the amount owed. He may pay the entire bill or he may elect to pay only part; specified minimum monthly payment is

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
	required. If entire bill is paid within a specified period of time, usually 10 to 30 days, there is no credit charge. If part of the bill is paid, he will pay credit charges on the unpaid balance (usually 1½%, or annual percentage rate of 18%).
d. Installment credit account	State - In installment credit the title (ownership) of the merchandise remains with the seller until the obligation is fully paid. This can be the most costly type of credit, but consumer must be very careful about what he is agreeing to when he signs such a contract. Discuss this in depth, emphasizing the usual provision for and danger of repossession if payments are not made as specified. Emphasize that care should be when "adding on" additional items to original contract; if buyer should default, seller could repossess all merchandise even though original items are paid for.
e. Bank charge account services 1) Used by some retailers 2) The retailer becomes the agent of the bank in affecting credit. 3) These plans are usually 30-day accounts with 1½% per month	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
(18% per year) charge on the upaid balance, and some are on previous month's balance.	
f. Script book accounts	Note - It should be explained that this type of retail credit is not widely used except in isolated regions to serve employees of heavy basic industries, and where there is little, if any, retail competition. It is also used on large farms where there is a store runned by the owner of the farm.
1) Consumers are provided with coupons which can be exchanged for goods within the issuing store.	
2) Script purchases must be paid for before any more script books are issued; therefore there is a limit to the amount of credit available to the consumer.	
3) Payment for goods is actually made before purchase because the script books must be purchased beforehand.	
4) It is a method used by some retail stores to insure that money will be spent in their store; also, they are really collecting a finance charge on money the consumer has not spent.	

KNOWING THE SOURCES OF CREDIT (Continued)

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
2. Credit cards	Activity III-a Bring credit cards to class and show. Explain that they should be kept in a safe place and if ever misplaced or lost notify credit card company immediately. Always check your statements from charge card companies carefully. There are several ways to falsity records.
a. Come in several different types: Bank cards (Bankamericard, Master Charge); all purpose travel and entertainment cards (American Express, Diners' Club, Carte Blanche); petroleum company cards (gas, oil, service station supplies and services--and recently food, lodging, and merchandise)	
b. Credit cards are charge accounts which combine features of both the regular and the revolving types of account.	
c. Statements are received only when the card is used.	
d. One advantage of credit cards is their acceptance throughout the country and the world--over 100 million are in use in the United States alone.	
e. Some dangers in credit card use:	Note - This section should receive special emphasis

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
1) "Forget about cash when you shop"--example of real danger.	through free and open discussion of the dangers and pitfalls inherent in the use of misuse of credit cards.
2) "Free credit", exists only for 10 to 30 days; after the free time is up, you usually pay 1 1/4 to 1½ percent a month on the balance, which adds up to true annual interest rates of 15 to 18 percent.	Explain that if you are ever refused credit the "Fair Credit Reporting Act" of April 24, 1971 states that the consumer must be told why and which reporting agency gave the lending institution the information.
3) Cost is hidden in adding the 3 to 5% sponsor's charge to the merchandise purchased. This extra charge is usually added to the price charged cash customers as well since it is included in the original listed price.	
4) Credit may accumulate bills more rapidly than the consumer realizes. It's too easy to say, "charge it."	
3. Savings and loan companies	

KNOWING THE SOURCES OF CREDIT (Continued)

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
a. Savings and loan companies provide a large proportion of mortgage financing for homes and other types of living units.	
b. They are federally regulated and deposits are protected by the Federal Savings and Loan Insurance Corporation.	
c. Interest rates on approved mortgage contracts are usually slightly lower than those charged by banks.	
d. All other features of the loan contract are similar to those of banks for a given loan situation.	State - Since nearly every city has one or more of these companies, the borrower should "shop" for the best interest rate.
4. Credit unions	Emphasize to students that credit unions are one of the best types of sources of loan funds, for the several reasons enumerated in the left-hand column. Encourage students to join credit unions when they become part of the work force.
a. Credit unions are "self help" cooperative lending enterprises.	
b. They are organizations of individuals, usually associated with a business firm, church, school, club, or other type of organization who pool	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
their savings for the purpose of making low interest rate loans to certain consumers.	
c. They are chartered by the state or federal government, and are regulated by them.	
d. Loans are usually limited to members of the credit union. Membership is provided by the purchase of a share, or the contribution of some savings, frequently for as little as $5.00. Members manage and operate the credit union; each member has one vote regardless of the number of shares he owns.	
e. Maximum interest rate charges permitted by most states is one percent per month on unpaid balance; actual rates may be less.	
f. Dividends are paid to savers (shareholders) and in many credit unions partial interest rebates, sometimes amounting to five percent are paid to borrowers.	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
5. Small loan companies	
a. Sometimes referred to as "Personal Finance" companies, these firms are willing to take greater credit risks than are banks, and this makes them a source of ready cash for many consumers.	
b. They usually require less collateral than banks, and their interest rates and service charges are usually higher.	Impress on the students the absolute necessity to explore all the possible sources of consumer credit and then COMPARE, AND COMPARE all terms of each proposal--with special attention to the APR--the real ANNUAL PERCENTAGE RATE!
c. Their interest rates usually range from 12 to 42% per year--APR (annual percentage rate).	Note - Have participants compare this to the APR charged by banks, and you can readily see the advantages of borrowing from a bank; this would be even more true for a savings and loan company or credit union. Emphasize that they should choose the company with the best reputation in your community. Remember--they are borrowing money because it is needed. They should not add to their difficulties by creating more problems that could result from having to pay extremely high interest rates.
d. Small loan companies usually discount in advance. This means if you borrow $1,000.00 at a 24% rate, you will receive only $760.00, but the loan company is paid $1,000.00 in equal installments for twelve months; this would indeed be a high APR!	
6. Life insurance companies	
a. On certain types of	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
life insurance, cash loans may be made to policy holders. The policy holder can borrow up to the cash value of his policy; the policy serves as collateral. b. Interest rate to be charged is stated in the policy and is usually relatively low--from 4 to 6% simple interest. c. If you are carrying life insurance which has accumulated cash value, this is one of the best sources for consumer credit. d. Recent changes in insurance laws in some states make it possible for the companies to adjust the interest rate stated in policy to a rate nearer to the current market rate for cash loans. Be sure to check this out carefully before proceeding with a loan from your insurance company.	
7. Other lending institutions a. Pawnshops 1) Lend money to	Ask participants to recount their experiences with pawn shops and loan sharks. Those who have not had such experiences can learn much from those who have! Some pawnshops may charge 10% per month or 120% per year.

KNOWING THE SOURCES OF CREDIT (Continued)

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
consumers who turn over some article (jewelry, watches, TV or electronic gear, for example) as collateral for a debt' amount of money received is usually small.	
2) Annual interest rate charged is very high.	
3) Use only if no other source of borrowing is open.	
b. Illegal lenders -- "Loansharks"	
1) "Loansharks" charge whatever rates the consumer will bear.	
2) Borrowers who are not able to make payment may find themselves in serious trouble.	
3) "Loansharks" charge more than 45% APR--Annual Percentage Rate.	
4) Never borrow from a loanshark!	

TOPIC IV

UNDERSTANDING BANKING SERVICES, SAVINGS, AND INVESTMENTS

UNDERSTANDING BANKING SERVICES, SAVINGS, AND INVESTMENTS

OBJECTIVES

Upon successful completion of discussion and other assigned activities in this lesson the participant should be able to:

1. Describe four services typically offered by a bank other than a checking and savings account.
2. Recall the basic safeguards to employ prior to investing money.
3. Explain at an acceptable level the main provision of the Truth-in-Lending Law.
4. Define six or more of the ten basic terms used in the field of credit as discussed in class.

UNDERSTANDING BANKING SERVICES, SAVINGS, AND INVESTMENTS

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
A. Introduction - Know what banks can do for you 1. Understanding personal loans a. Collateral loans - A collateral loan is one in which something of value is pledged as collateral or security, which, in turn, is forfeited if the loan is not repaid according to the terms of the loan contract. Collateral can take several forms, some of which are listed below. 1) Passbook loans - The borrower uses his savings account passbook, assuming an adequate balance exists, as collateral for a personal loan at his bank. 2) Stocks and bonds - The borrower pledges any stocks or bonds which he may own, by name, number, and current value, as collateral for a personal	A classromm exercise can be developed around a list of basic banking terms. The instructor can name the basic banking glossary term and ask for volunteers to give simple oral definitions. This will serve to give the instructor a better picture of the level of knowledge of banking which exists among the student group.

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
loan at his bank. 3) Real estate - The borrower pledges any real estate which he may own, either undeveloped land or land with a home or business building on it, as collateral for a personal loan at his bank. In this case, the pledge is usually in the form of a first or second trust or mortgage contract, which is duly recorded at the courthouse of the local jurisdiction.	
b. Signature loans - A signature loan is one in which the borrower simply signs a promissory note, which is a written promise to repay the amount of the loan. Dates and amounts to be repaid are clearly stated in the note, along with the interest rate to be charged.	Note - It should be emphasized to the participants that interest rates on signature loan are usually significantly higher than on loan for which appropriate collateral is pledged, such as in the examples in a. 1), 2), and 3) above.
2. Understanding checking accounts a. Know the procedures to open an account	Ask participants how many have or have had bank checking accounts. Get volunteers who have had the experience to tell plusses and minuses which

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
1) Ask for the person in charge of new accounts.	they recall from that experrience; those who are fortunate enough to have had experience can be asked to help or coach those who have not. A good exercise for class use would be to go through the process of reconciliation of a bank statement. This may be too difficult for some individuals. They may want to close the account at one bank and open an account with a different bank. Explain the procedure for opening a bank account.
2) Signature card - The bank will need to have a sample of your signature on file; the new account person will have you sign a signature card, exactly as you plan to sign your checks. It is important that you sign it the same each time. The signature card will have your name, address, social security number, and bank account number for bank's records.	
3) Joint account - It two people sign the signature card the account is opened as a joint account; either person may sign and/or cash checks.	
4) Deposit slips - You open your account by making a deposit by completing a deposit slip and then taking the deposit slip and your money to a	Note - Participants can be given practice in writing checks with instructor pointing out all important parts of a check, such as the check stub, date, check number, "pay to the order of," amount in

UNDERSTANDING BANKING SERVICES, SAVINGS, AND INVESTMENTS
(Continued)

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
teller, who accepts your deposit and issues a deposit receipt to you. You now have the right to issue checks for various purposes and various amounts as long as you do not exceed the balance in your account.	numbers, amount in words, signature, and various types of endorsements; blank, full, and restricted. Make sure that all practice checks are collected and destroyed to avoid possible embarrasment! Most people agree that it is wise to have at least three months salary in savings for emergencies if possible.
5) Record keeping - Be sure to keep an accurate record of all deposits and all checks issued, by number, in the checkbook which was issued to you by the new account clerk; keep a running balance so that you know at all times how much you have left in the bank.	
3. Understanding additional services offered by banks	Ask the group what type of bank account would they put $300.00 in if they had it ready to bank. Bring out the types of services depending on what they would use the $300.00 for.
a. Savings accounts - Similar in procedures to checking accounts,	Secure forms for opening a checking account or savings account. Show class or have reproduced and have fill out.

UNDERSTANDING BANKING SERVICES, SAVINGS, AND INVESTMENTS (Continued)

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
except that the bank will pay you interest for the use of your money. Checks are not used; rather withdrawals are made by signature at the bank, while deposits may be made at bank or through the mail.	
b. Safe deposit box - Boxes are for rent to protect your important papers or other valuable belongings in a steel room, fireproof and highly secure, opened only by two keys--yours and the bank's.	Ask the participants to describe procedure for using one: i.e. sign name, present key, return box. Also procedure for drilling lock out if you lose your key. There is no "pass" key.
c. Certified checks - Certified by the bank that funds to cover have been set aside from your account.	
d. Travelers' Checks - Sold by nearly every bank, they are a good way to carry money when you are away from home.	Explain that travelers' checks are safer to use than cash, since if lost or stolen, they can usually be replaced. In addition, they are more convenient than personal checks, which may not be honored outside of the area where you are known personally. The bank charges 1% of the face value of the checks as a service charge. You sign each check when you buy it and again when you cash it, for identification.

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
e. Bank credit card - Not all banks issue their own, but nearly every bank has an affiliation with one of the major national cards described in detail in earlier session.	
f. Advice on money matters and Investments - Bank officials can give you expert advice on saving or borrowing and on investing; they will help you buy stocks or bonds.	Ask where do you go to get advice for investments.
g. Trust services - The bank can help your family after you die if you leave a will in which the bank is named the trustee. If you establish a trust, the bank will find and list everything you own, collect money owed to you, pay your bills and taxes, give out your money and property to family and friends, according to your will. The basic charge for this service is set by state law, usually ½% of the value of your estate, per year, until it is liquidated, or a minimum amount set by the bank (usually around $500.00).	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
B. Know about investments 1. Be careful--protect yourself! a. Before buying--think! b. Don't deal with strange securities firms. (Consult your broker, banker, or other experienced person you know and trust). c. Beware of securities offered over the telephone by strangers. d. Don't listen to high-pressure sales talk. e. Beware of promises of spectacular profits. f. Be sure you understand the risks of loss. g. Don't buy on tips and rumors--get all the facts! h. Tell the salesman to put all the information and advice in writing and mail it to you--then save it. i. If you don't understand all the written information, consult a person who does.	Note - The concepts in this section will be foreign and perhaps quite remote to most of your students. The material should therefore be approached with a sense of adventure and satisfaction of curiosity as the immediate goals. Perhaps you will be able to light a spark of desire in a few to experience the satisfaction that comes with being an investor in something positive and productive. State or read aloud - The remarkable growth of our economy in recent years has been accompanied by a surge in the number of new share owners in American industry. Today, millions of citizens own corporate stocks and bonds, or municipal, or government bonds. Their number is growing by the hundreds of thousands. The savings of individuals like yourself, when invested in American industry, have helped provide the money for industrial growth and an expanding economy. These invested savings have contributed to our high standard of living in three ways: 1. by providing capital for industry and new jobs for labor, 2. by providing new products for the consumer, and 3. by providing income to the investor if he has invested wisely.

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
j. Give at least as much consideration to buying securities as you would to buying other valuable property.	
k. See your banker for an opinion.	
2. Investigate before you invest	Explain that there is a big difference between shopping for an automobile or home appliance and shopping for securities. When you are buying tangible (real)things, you can examine them, compare prices, etc. On the other hand, an engraved stock certificate making you part owner of a bankrupt company looks just as impressive as a certificate of a "blue-hip" company that has paid dividends since the days of Abraham Lincoln.
a. Shop for securities	
b. Don't speculate! If you are an average investor, invest, don't speculate. While it may sometimes serve a useful purpose, speculation is a field for experts. The amateur who "plays the market" is asking for trouble.	
c. Beware of "Confidence" men. If a stranger calls you and begins a high pressure sales talk about letting you in on a "sure thing" with "quick profits," ask yourself a few questions. Did he get your name from a "sucker list? Why doesn't he (or his firm) sell the stock to his relatives and friends if it is so good? How can he truthfully say that	Ask what is meant by confidence man or "con" man.

UNDERSTANDING BANKING SERVICES, SAVINGS, AND INVESTMENTS (Continued)

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
he'll "double your money" in 30 days, 60 days or even in a year?	
d. Do business with firms that are well known. Where securities are being offered to finance a company, the law usually requires the seller to furnish a "prospectus" or "offering circular." These are copies of papers which have been filed with the Commission (SEC). Ask the salesman for a copy of the prospectus, read it, study it, and ask your broker for help in analyzing it.	Ask for examples of investments someone would make who is "just getting started."
e. Be a careful investor. Check your financial situation before your decide to buy securities. Have you made provision for a home? Do you have adequate life insurance? Do you have a comfortable balance in your bank account? Don't draw on savings to speculate in stocks!	
f. The Federal "Truth in Securities" Laws. In 1934, Congress set up the United	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
States Securities and Exchange Commission. The Commission has two basic responsibilities: 1. To see that companies which offer their securities for sale in "interstate commerce" file with the Commission and make available to investors complete and accurate information. 2. To protect investors against misrepresentation and fraud in the issuance and sale of securities.	
C. Know about Truth-in-Lending --what it means to you 1. The Truth-in-Lending Law (Consumer Credit Protection Act of 1968) requires that all costs, terms, and conditions of credit transactions shall be stated and expressed in the same terms by everybody. 2. When you borrow money or apply for credit, you must be told the exact cost of credit clearly and in writing on the credit agreement itself or on an attached sheet. (Make reference	Obtain enough blank copies of the "Disclosure Statement of Loan" form required by the Truth-in-Lending Law, so that each participant can have one as you are discussing the most important provisions of the bill.

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
to the disclosure statement form which students will have a copy of.)	
3. The two most important items required are the finance charge and the annual percentage rate. They must be printed more conspicuously than any other term.	
4. On a typical credit loan you must be told when the finance charge begins; the number, amount and due dates of the payments; the total of all payments; a description of any security interest or collateral held by the creditor; and a copy of the disclosure statement must be given to you.	
5. Truth-in-lending does not fix maximum or minimum finance rates; violators may be fined, jailed or sued by the consumer.	
6. When the proper disclosures are not made, the consumer may, under Section 130 of the Act, sue and recover double the finance charge with a minimum of $100 and a maximum of $1000 plus all court costs and attorney fees.	
7. The law provides for a three day "cooling	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
off period", during which you can return the contract of purchase, even though you have signed it and even made a down payment, and the contract will be rescinded and any payments made must be returned to the borrower or the purchaser.	
8. If you feel the company is not complying with the law, you should contact the Federal Trade Commission or the local or state consumer counsel's office for help. Other sources of help are the Better Business Bureau, Chamber of Commerce, District Attorney, President's Committee on Consumer Interests, Legal Aid Society, or the Small Claims Court.	
9. The law applies to everyone who extends credit to individuals for personal, family, household or agricultural purposes. This means banks, savings and loan companies, retail stores, credit card companies, auto dealers, finance companies, and mortgage bankers. It includes such people as doctors, dentists, plumbers, and electricians--anybody, in fact, who regularly extends credit. Of	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
course, credit unions are also covered by the law; credit unions have always insisted that you are entitled to full information about the expenses of borrowing.	

SAMPLE PRE/POST TEST

FINANCIAL SERVICES

DIRECTIONS: In your own words, explain what five or more of these mean. (You can use examples).

1. CREDIT ____________________

2. COLLATERAL ____________________

3. CO-SIGNER ____________________

4. JUDGMENT ____________________

5. GARNISHMENT ____________________

6. LIEN ____________________

7. REPOSSESSION ____________________

8. COOLING-OFF PERIOD ____________________

9. LATE CHARGE ____________________

10. CREDIT RATING ____________________

SAMPLE PRE/POST TEST ANSWER KEY (Financial Services)

1. CREDIT - a promise to pay, in the future, for merchandise or services received now.
2. COLLATERAL - goods used as security until item is paid off (Frequently the item being purchased).
3. CO-SIGNER - person responsible for payment of loan in the event you do not pay as promised.
4. JUDGMENT - demand by a civil court that payment most be made for goods or services received.
5. GARNISHMENT - the attachment by court order of part of a debtor's wages for payment of money owed.
6. LIEN - a court mandated claim on property or goods for the satisfaction of a debt.
7. REPOSSESSION - the creditor takes possession of collateral used as security on a loan as payment on debt.
8. COOLING-OFF PERIOD - a three day period of time alloted by federal law giving the buyer or contract signer permission to change his mind about the purchase without fear of penalty.
9. LATE CHARGE - penalty levied for late payment of debt.
10. CREDIT RATING - an individual's record regarding his efficiency and punctuality (or lack of it) in payment of debts.

UNIT III

COMMUNITY SERVICES

BY

Mary Beth Egas

Suggested teachers:

General - Personnel from local Social Service Bureau, city referral or information centers, or parole officers.

Specific - Personnel from local Better Business bureaus, Consumer Protection agencies, Red Cross organizations, Salvation Army organizations, etc.

TOPIC I

FINDING HELP IN YOUR COMMUNITY

FINDING HELP IN YOUR COMMUNITY

OBJECTIVES

Upon successful completion of discussion and other assigned activities in this lesson the participant should be able to:

1. Identify and briefly explain services provided by the following agency categories:
    a. Health care services
    b. Counseling services
    c. Employment services
    d. Emergency aid services
    e. Financial aid services
    f. Consumer Protection services
2. Match the appropriate community service agency with hypothetical problem situations.

FINDING HELP IN YOUR COMMUNITY

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
A. Introduction - Where to go for help in your community	Note - Since not all men will be living in the same area, the main discussion of community services should be of those services offered on a national level or in nearly every American city. However, additional handouts can be used to explain other services in the community where the unit is taught.
1. Why we sometimes need help	
a. Circumstances beyond our control (sudden death or illness, layoffs, strikes, etc.)	Ask participants if they have experienced or know of times when they or someone else has needed help.
b. Problems often pile up	Note - It should be stressed that you don't have to be poor to ask for help. Community services are for anyone who needs help.
c. What general service areas the community offers for help	Handout I-a (Community Services) Tell participants that the community services offered in most areas can be divided into 6 main categories. Discuss each category briefly and ask students to think of some agencies or offices for each.
1) Health care services	Note - The list of those agencies offering health care is very extensive and could not include all existing agencies. Teacher might add a few such as American Heart Association, Asthma Foundation, Sickle Cell Anemia Foundation, etc.
2) Counseling services	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
a) Alcohol and drug abuse counseling	
b) Family, individual, and marital counseling	
c) Legal counseling	
3) Employment services	
4) Emergency aid services	State - Agencies offering emergency aid services do not always offer money. Often the services are hot meals, clothing, temporary housing, etc. Those offering financial help in emergency situations will not in most cases put the money directly into the hands of the person needing help. Instead, a check will probably be written for such help, such as to the landlord, utilities department, etc. It should be stressed, however, that this has nothing to do with the honesty or integrity of the person needing help. It is probably because all funds in these agencies must be carefully recorded and accounted for.
5) Financial aid services	
6) Consumer protection services	
B. Services typically found in all communities	Handout I-b (Services Typically Found In All Communities) Use as a discussion guide.
1. Health care services	

FINDING HELP IN YOUR COMMUNITY (Continued)

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
a. American Red Cross	State - These services are generally offered in any community, but the local branches of each may vary in the help offered from state to state.
b. Cystic Fibrosis Foundation	
c. Family Services/ Travelers Aid	
d. Kidney Foundation	Note - Health care services are not limited to those that offer medical services, i.e. seeing a doctor when you are ill. Many provide educational handouts and booklets that explain ways to prevent illness.
e. Local health departments	
f. Local hospitals and clinics	
g. March of Dimes	Note - Ask students where they would go if they needed a T.B. test for a job or their wife or girlfriend needed a pregnancy test.
h. Multiple Sclerosis Society	
i. Muscular Dystrophy Association	
2. Counseling Services	State - Can generally be divided into 3 main categories; alcohol and drug abuse counseling, family, individual and marital counseling, and legal counseling.
a. Alcohol and drug abuse counseling	
1) Alcoholism rehabilitation centers (AA)	
2) Drug rehabilitation centers	
b. Family, individual and marital counseling	Ask participants what type of counseling is meant here. Find out how they feel some of the eleven agencies can help.
1) American Cancer Society	
2) American Heart Association	
3) American Red Cross	
4) Arthritis Foundation	

FINDING HELP IN YOUR COMMUNITY (Continued)

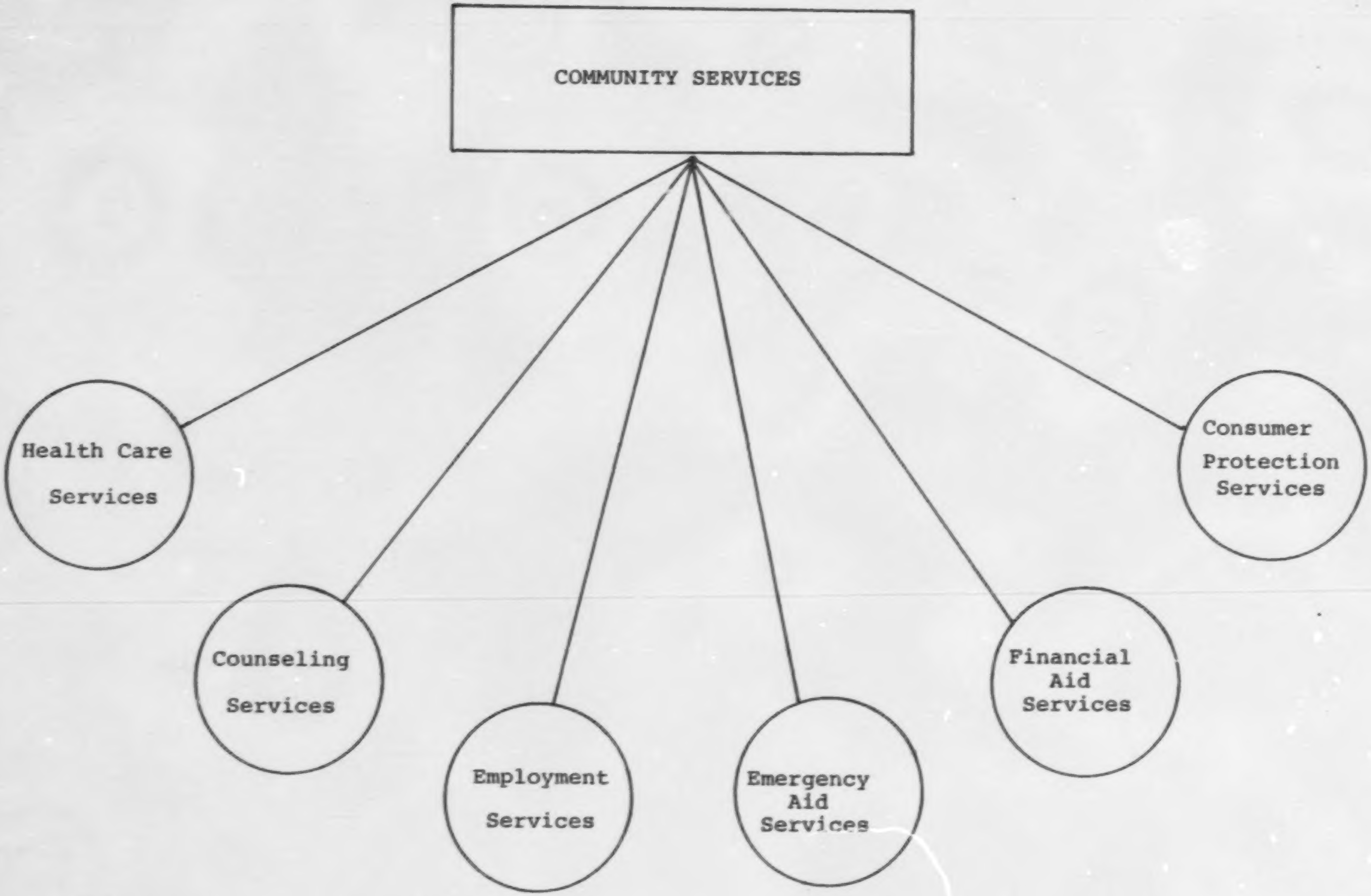
SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
5) Catholic Family and Childrens Services	
6) Child Abuse (Hotline number: 1-800-552-7096)	Ask why certain organizations or agencies have hotline numbers. State - Counseling services provided at local health departments may be in the form of large groups, as opposed to individual counseling.
7) Child and Family Services/ Travelers Aid	
8) Local churches and church organizations	
9) Local health departments	
10) Local hospitals and psychiatric centers	
11) National Runaway Switchboard (Hotline number: 1-800-621-4000)	
12) Social services departments	
c. Legal counseling	
1) American Civil Liberties Union	
2) Attorney Referral Services	
3. Employment services	Ask participants where they would go for help if they were new to a city and needed a job.
a. State employment agencies (local offices)	
b. Private employment agencies (fee charged)	Note - There is always a fee charged for those services. Usually it is approximately

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
	10% of the yearly salary. However, some businesses will pay the fee for the individual.
c. Vocational/technical centers	
d. CETA - Comprehensive Employment and Training Act Programs	Note - CETA Programs are usually found in each city or county. The 1973 Act provides money for local governments to sponsor job training programs. To find the CETA office in a city, look in phone book under the city, or call the city's information center or the public library.
e. MEP - Model Ex-offender Programs (Operation Mainstream)	Note - In Operation Mainstream ex-offenders spend 6 months to a year gaining work experience and on-the-job training. O.M. is part of the large federally funded Model Ex-offender Program. To find a local MEP office, call the State Employment Office in that city.
4. Emergency aid services	
a. American Red Cross	
b. Child and Family Services/Travelers Aid	Ask participants to suggest some circumstances and ways these organizations can help.
c. Housing Authority (relocation)	
d. Salvation Army	
e. Union Mission	
5. Financial aid services	
a. Division of Social Services	

FINDING HELP IN YOUR COMMUNITY (Continued)

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
1) Welfare	Note - Money comes from tax paid by employers. There are certain eligibility rules as well as long waiting periods, so the individual must apply in person as soon as possible.
2) Medicaid	Medical aid for those determined in need by Division of Social Services
3) Food stamps	Food stamps program is run by city or county divison of social services and paid for by federal government. Again, there are certain eligibility rules.
b. Housing Authority	
6. Consumer Protection Services	State - Although there are many agencies that can help the consumer with consumer problems, the primary responsibility for making sound buying decisions lies with the consumer himself.
a. American Consumer Safety (Hotline number: 1-800-424-0123)	
b. Better business bureaus	Activity I-a Have participants follow directions for Handout I-c (Do You Know Where To Go For Help?) and discuss their answers outloud.
c. Consumer Product Safety (Hotline number: 1-800-638-2666)	
d. State consumer protection and interests divisions	
C. Summary	
1. Local city directories	Note - It might be possible to

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
2. Local phone book	obtain a listing of community services offered in your area by locating a local library, city council, health department, etc. If this is impossible, an individual may look through a local city directory or a local phone book and compile his own listing.


COMMUNITY SERVICES
Health Care Services
Counseling Services
Employment Services
Emergency Aid Services
Financial Aid Services
Consumer Protection Services

Handout I-a

SERVICES TYPICALLY FOUND IN COMMUNITIES

HEALTH CARE SERVICES

American Medical Association
American Red Cross
Cystic Fibrosis Foundation
Family Services/Travelers Aid, Inc.
Kidney Foundation
Local health departments
March of Dimes
Multiple Sclerosis Society
Muscular Dystrophy Association of America

COUNSELING SERVICES

1. ALCOHOL AND DRUG ABUSE COUNSELING

Alcoholism rehabilitation centers
Drub rehabilitation centers

2. FAMILY, INDIVIDUAL AND MARITAL COUNSELING

American Cancer Society
American Heart Association
American Red Cross
Arthritis Foundation
Catholic Family and Children's Services
Child Abuse (Hotline number: 1-800-552-7096)
Child and Family Services/Travelers Aid
Local churches
Local health departments
Local hospitals and psychiatric centers
National Runaway Switchboard (Hotline number: 1-800-621-4000)
Social services departments

3. LEGAL COUNSELING

American Civil Liberties Union
Attorney referral services
Legal aid societies

EMPLOYMENT SERVICES

State employment agencies (local office)
Private employment agencies (fee charged)
Vocational/Technical centers
CETA - Comprehensive Employment and Training Act Programs (Step-up)
MEP - Model Ex-offenders Programs (Operation Mainstream)

EMERGENCY AID SERVICES

American Red Cross
Child and Family Services/Traveler's Aid, Inc.
Housing Authority (relocation services)
Salvation Army
Union Mission
Local churches

FINANCIAL AID SERVICES

DIVISIONS OF SOCIAL SERVICES

- Welfare
- Medicaid
- Food Stamps

HOUSING AUTHORITY

CONSUMER PROTECTION SERVICES

American Consumer Safety (Hotline number: 1-804-424-0123)
Better Business bureaus
Consumer Product Safety (Hotline number: 1-800-638-2666)
State Consumer Protection and Interests divisions (local offices)
State Office of Consumer Affairs

DO YOU KNOW WHERE TO GO FOR HELP?

DIRECTIONS: From your list of services typically found in communities, list one organization the following people could go to for help and the kind of help you think they would get from this organization.

1. Mary moved from her old apartment two months ago, but still has not gotten her deposit back from her former landlord, even though she has written and called him several times.

____

2. Jeff and Sharon are new in town. They need to buy a washer and dryer, but are not sure who to buy it from since they know nothing about most of the small town dealers.

____

3. Mrs. Dexter bought a $325.00 vacuum cleaner on Tuesday from a door to door salesman. She signed a contract to pay $21.60 a month for 20 months. On Thursday she decided that was too much. She wants to find out if there are any laws to help her.

____

4. Karen is pregnant and new in town. She doesn't know of any doctor but knows she needs to get prenatal care.

____

5. Sue and John's house burned down two weeks ago. They have no family in their town, and find the rates in motels are very high.

____

6. Alice's husband has deserted her, leaving her with 4 small children. Alice has no job.

____

7. Mike and Jackie can't seem to cope with their 4 year old son. The child is cranky and demanding, and this is causing problems for their family.

____

TOPIC II

LOCATING HELP IN TIDEWATER VIRGINIA

Sample Lesson*

*This lesson was developed and field tested at St. Brides Correctional Center, Chesapeake, Virginia. It should be rewritten using local agencies relevant to class participant.

LOCATING HELP IN TIDEWATER, VIRGINIA

OBJECTIVES

Upon successful completion of discussion and other assigned activities in this lesson the participant should be able to:

1. Identify and briefly explain services provided in Tidewater, Virginia by the following agency categories:
    a. Health care services
    b. Counseling services
    c. Employment services
    d. Emergency aid services
    e. Financial aid services
    f. Consumer Protection services
2. Match the appropriate community service agency in Tidewater, Virginia with hypothetical problem situations.

LOCATING HELP IN TIDEWATER, VIRGINIA

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
A. Introduction - Where to go for help in Tidewater communities	Handout II-a (Services found in Tidewater Communities) These agencies are ones that are found in Tidewater, not necessarily in all communities.
1. Health care services	
a. Norfolk Free Clinic	Note - Stress that this is a free clinic with volunteer personnel.
b. Local health Department	Note - Open to entire public at minimum cost.
c. Local hospital clinics	Note - Usually limited to lower income families.
d. Tidewater Center to Sickle Cell Anemia	
e. Tidewater Virginia Association for Mental Health	
f. Virginia Lung Association	
2. Counseling Services	Explain many of these agencies are community branches of either the alcoholism rehabilitation centers or drug rehabilitation centers found in most states throughout the United States. However, the "sponsors" or founders of the organizations differ in services offered.
a. Alcohol and drug abuse counseling	
1) Alcoholism Rehabilitation Center of Tidewater	
2) Chesapeake Drug Abuse Program	
3) Comprehensive Addictive Services Program	

LOCATING HELP IN TIDEWATER, VIRGINIA (Continued)

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
4) Contact-Virginia Beach (Hotline number: 428-2211)	
5) Crisis Center (Hotline number: 399-6393)	
6) Health departments	
7) Human Resource Institute of Norfolk	
8) Interact (Hotline number: 427-4597)	
9) Norfolk Free Clinic	
10) Local churches	
11) Outreach Drug Center (Hotline number: 425-1403)	
12) Portsmouth Drug Free Center	
13) Portsmouth Methadone Clinic (Hotline number: 393-8616)	
14) Portsmouth Psychiatric Center	
15) Regional Drug Center (Hotline number: 399-1212	
16) Salvation Army	
17) Tidewater Psychiatric Institute	

LOCATING HELP IN TIDEWATER, VIRGINIA (Continued)

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
18) Union Mission	
19) United Drug Abuse Council, Inc.	
20) Virginia Beach Drug Outreach Center	
21) Virginia Council on Alcoholism and Drug Dependence, Inc.	
b. Family, individual, and marital counseling	Note - Review again the various counseling services offered by this type of agency.
1) Big Brothers and Big Sisters of Tidewater	
2) Birthright (birth control)	
3) Christian Broadcasters Network (Hotline number: 393-2505)	
4) Church Social Ministries Resource Center	
5) Community Counseling	
6) Community Mental Health Center and Psychiatric Institute	
7) Eastern Virginia Medical School	
8) Friends of the Norfolk Juvenile Court	

LOCATING HELP IN TIDEWATER, VIRGINIA (Continued)

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
9) Girls Club of Tidewater, Inc.	
10) Health Department Family Planning Center	
11) Human Resource Institute	
12) Jewish Community Center of Tidewater	
13) Jewish Family Service	
14) Maryview Community Mental Health	
15) Norfolk Free Clinic	
16) Parents Anonymous	
17) Parents without Partners	
18) Pastoral Counseling Center	
19) Planned Parenthood of Norfolk and Chesapeake	
20) Salvation Army	
21) Social Service Bureaus	
22) Tidewater Childbirth Educators, Association	
23) Tidewater Rape Information Services	
24) Local churches	

LOCATING HELP IN TIDEWATER, VIRGINIA (Continued)

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
c. Legal counseling	State - Fees are usually lower than with private attorneys.
1) Legal Aid Society of Tidewater	
2) Norfolk Free Clinic	
3) Tidewater Fair Housing, Inc.	
3. Employment services	
a. Local state employment agencies	Explain briefly how an employment agency works.
b. Federal Job Information	
c. Homemakers, Upjohn	Note - These agencies offer help with finding a job, filling out applications, etc.
d. Opportunities Industrialization Center of Southeastern Tidewater	
4. Emergency aid services	Note - Again, these community organizations do not generally offer money as emergency aid.
a. Crisis Center	
b. Red Cross	
c. Jewish Family Service	
d. Salvation Army	
e. Local churches	
5. Financial aid services -	
Local divisions of social services	
a. Welfare	
b. Medicaid	
c. Food Stamps	

LOCATING HELP IN TIDEWATER, VIRGINIA (Continued)

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
6. Consumer protection services	
a. Local consumer protection divisions	
b. Tidewater Consumer Council	
c. VPI and SU Cooperative Extension Services	
d. Hampton Roads Information Service (referral services)	Note - These agencies offer referral services of all kinds.
e. Norfolk Information Services (referral services)	

SERVICES FOUND IN TIDEWATER COMMUNITIES

HEALTH CARE SERVICES

Norfolk Free Clinic
Local health departments (clinics)
Local hospitals (clinics)
Tidewater Center of Sickle Cell Anemia
Tidewater Virginia Association for Mental Health
Virginia Lung Association

COUNSELING SERVICES

1. ALCOHOL AND DRUG ABUSE COUNSELING

Alcoholism Rehabilitation Center of Tidewater
Chesapeake Drug Abuse Program
Comprehensive Addictive Services Program
Contact-Virginia Beach (Hotline number: 428-2211)
Crisis Center (Hotline number: 399-6393)
Health departments (clinics)
Human Resource Institute of Norfolk
Interact (Hotline number: 427-4597)
Norfolk Free Clinic
Outreach Drug Center (Hotline number: 425-1403)
Portsmouth Drug Free Center
Portsmouth Methadone Clinic (Hotline number: 393-8616)
Portsmouth Psychiatric Center
Regional Drug Center (Hotline number: 399-1212)
Salvation Army
Tidewater Psychiatric Institute
Union Mission
United Drug Abuse Council, Inc.
Virginia Beach Drug Outreach Center
Virginia Council on Alcoholism and Drug Dependence,Inc.

2. FAMILY, INDIVIDUAL, AND MARITAL COUNSELING

Big Brothers and Big Sisters of Tidewater
Birthright (birth control)
Christian Broadcasting Network (Hotline number: 393-2505)
Church Social Ministries Resource Center
Community Counseling Center
Community Mental Health Center and Psychiatric Institute
Eastern Virginia Medical School
Friends of the Norfolk Juvenile Court
Girls Clubs of Tidewater, Inc.
Health Department Family Planning Centers
Human Resource Institute of Norfolk, Inc.
Jewish Community Center of Tidewater
Jewish Family Service

Local churches
Maryview Community Mental Health Center
Norfolk Free Clinic
Parents Anonymous
Parents without Partners
Pastoral Counseling Center
Planned Parenthood of Norfolk and Chesapeake
Salvation Army
Social Service bureaus
Tidewater Childbirth Educators Association, Inc.
Tidewater Rape Information Services

3. LEGAL COUNSELING

Legal Aid Society of Tidewater
Norfolk Free Clinic
Tidewater Fair Housing, Inc.

EMPLOYMENT SERVICES

Local state employment agencies
Federal Job Information Center
Homemakers, Upjohn
Opportunities Industrialization Center of Southeastern Tidewater

EMERGENCY AID SERVICES

Crisis Center
Red Cross
Jewish Family Service
Salvation Army
Local churches

FINANCIAL AID SERVICES

LOCAL DIVISIONS OF SOCIAL SERVICES

Welfare
Medicaid
Food stamps

CONSUMER PROTECTION SERVICES

Local consumer protection divisions
Tidewater Consumer Council
VPI & SU Cooperative Extension Services (referral services)
Norfolk Information Services (referral services)
Hampton Roads - Information Services (referral services)

SAMPLE PRE/POST TEST

COMMUNITY SERVICES

IF A FAMILY WAS FACED WITH A LIMITED INCOME, WHERE COULD THEY GO FOR HELP WITH THE FOLLOWING PROBLEMS: (List 2 agencies for each)

I. Health Care Services (Actual Medical Treatment)

____

____

II. Counseling Services (Legal Advice)

____

____

III. Employment Services (Help in locating a job)

____

____

IV. Emergency Aid Services (Emergency situations)

____

____

V. Consumer Protection Services (Help with a consumer problem)

____

____

SAMPLE PRE/POST TEST ANSWER KEY (Community Services)

1. Hospitals, health department, clinics, or private physicians
2. Legal aid societies, private attorneys, Commonwealth Attorney Offices
3. State employment/unemployment agencies, private employment agencies, Vocational/technical school placement offices, City newspaper
4. Red Cross, Salvation Army, Union Mission, churches and church organizations, etc.
5. Better Business Bureau, local Consumer Protection Agencies, Legal Aid Society, etc.

UNIT IV

SELF-AWARENESS
AND
OCCUPATIONAL CHOICE

Suggested teachers:

Self-Awareness - Counseling personnel from city/county mental health clinics
High School Career Guidance Counselor

Occupational Choice - High School Career Guidance Counselor
High School Vocational/Technical teachers
State Employment Agency counselors

TOPIC I

UNDERSTANDING YOURSELF

By

Joyce Kramer
Henry H. Schmoele

UNDERSTANDING YOURSELF

OBJECTIVES

Upon successful completion of discussion and other assigned activities in this lesson the participant should be able to:

1. Identify three or more characteristics of his personality that need improvement.
2. Identify three or more characteristics of his personality that are assets.
3. Indicate through his association with members in the class or friends outside of the class that he is becoming more aware of his relationships with others.
4. Follow the four step procedure suggested for problem solving.
5. Show definite improvement in at least two behaviour traits.
6. Identify two or more goals, either short term or long term, that are related to his career.

UNDERSTANDING YOURSELF

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
A. Introduction - Self Assessment	
1. Know yourself	Activity I-a (This type of activity may be used to break down group inhibitions). Ask each participant to pick an animal or insect that he would like to be and be able to give two reasons why he would like to be that particular animal or insect. Ask volunteers to give their responses. Next ask participants to think about themselves. If they were the animal or insect they picked, what two things could the animal or insect say to describe themselves. This last part is difficult and will take more time. Point out that we are all different.
2. The purpose of this topic is to: a. Get us to consider our strong points and weak points b. Become aware of our relations with others or our personality at home and on the job c. Study the 4 step method for solving problems d. Clarify our goals	
3. True/False Test should get group to interact and also give overview of topic	Handout I-a (Knowing Yourself-True or False) Administer test and discuss answers briefly. The instructor will be able to get an

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
	indication of interest and knowledge of the group in this area.
4. Past work history	Ask participants to think back to a job they have held and tell the group some of details of job. Call for volunteers.
a. How they learned about the job opening	
b. General duties of job	
c. What they liked most about the job	
d. What they liked least about the job	
e. Describe their boss	
5. Self evaluation	
a. Factors relating to self image and personality	Handout I-b (Self Evaluation) Have class complete Self Evaluation form and tell them not to put their name on the paper. Discuss the written responses. One procedure would be to take papers up, mix them up, give them back and get men to give helpful suggestions on how to improve the areas that are checked below average on the sheet they have. Also a quick survey could be made by a show of hands to determine the items that most people have difficulty with.
b. Case problem The four step method of solving problems	Handout I-c (Tom's Problem in Shop 22) This case problem could be on a tape recorder and played to the group or it could be used as a handout and read to the group.
1) Get the facts right	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
	The first four questions at the botton of the page are the four step method of solving problems.
	Handout I-d (Handling Problems) Stress that all jobs have their problems. Get members of class to help explain handout by giving examples.
c. Improving your personality 1) Certain responses will fit most situations 2) We use mostly positive responses to situations. Few negative responses will be satisfactory for most situations 3) We can learn to improve our personalities by observing how others respond to situations and then practicing the better response we have seen that was successful. "Practice makes perfect" applies here also.	Handout I-e (How To Get Along With People On The Job) Point out that most people are fired because they cannot get along with others rather than not being able to do the job. This form may be used as a handout or it may be used as a basis for role playing. Draw examples from the group in the discussion of the answers. Note - There are methods of working with most any situation and one definition of "personality" is the way we respond to situations. Point out that if we want to improve our personality we learn to improve the way we respond to situations.
6. Clarifying our goals	
a. The importance of goals	Stress the importance of goals, particularly when we are preparing for a job or after we get the entry level job.

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
1) Goals give you something to work for 2) They give motivation and direction 3) They give meaning to life 4) Goals dissolve worry , doubt, indecision, laziness 5) Goals encourage respect, enthusiasm, interest, capacity, and leadership	You may use the following example: A person with goals is like a small row boat turned loose in the middle of the ocean. Any number of things could happen to it--most of them not good. There is a slim chance, however, that it may be washed onto a shore in good shape. Life for one without goals is about that "chancy". One without goals gets battered and bruised by life, often becoming a victim of circumstances and other people.
b. Determining goals - Four areas to consider when determining goals: 1) Our personal philosophy of life 2) Our work 3) Our home and family 4) Our "personality" or how we get along with others	Draw from class what should be considered when setting goals. Challenge them by asking if they should pick a job they like or one that they don't particularly like but it pays well. Ask them if a man can be "rich" and still not have an abundance of money.
c. Long term goals are the major goals. It will take the completion of several short term goals prior to reaching or	Handout I-f (Getting Started Toward Your Goals) This handout may be done in class, given earlier as an assignment to be done outside of class, or it may be given for homework at this point.

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
accomplishing the long term goals, for example: 1) It may require that a man first locate a federally subsidized work training program 2) He may have to support himself until he can enroll in the program 3) He must complete the program 4) Finally he must seek and get a job that relates to the new skill he has acquired	It may be refined by having participants list long term goals on back and putting the short term or enabling goals under the long term goals. Upon completion of this form have volunteers read and explain their goals so other members of the class will get ideas and better understand the process of goal setting.
d. Reaching your goals Methods of keeping goals in mind 1) Write your goal on a card in your pocket and read it every day 2) Stand before a mirror, and ask yourself if you are succeeding and reaching your goal 3) Use signs on the wall or on your mirror	Handout I-g (How Successful People Reach Their Goals) Emphasize the importance of keeping goals constantly in mind. Ask the group how they believe goals should be kept in mind.

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
4) Develop a mental picture in your mind of your success in achieving your goal	
5) Visit and talk with people who have succeeded in accomplishing the goal you have set for yourself	
6) Keep a record. Write goals out. You will revise your goals. As you accomplish a goal check it off and keep a record of goals accomplished	
e. Use True False test as a review and summary	Handout I-a (Knowing Yourself True or False) Administer same True or False test and discuss answers thoroughly. Allow participants to use statements as topics for discussion.

Handout I-a

KNOWING YOURSELF

TRUE OR FALSE

CIRCLE THE CORRECT ANSWER

TRUE FALSE 1. No two sets of fingerprints are the same.

TRUE FALSE 2. The first step in problem solving is to think of a possible solution to the problem and then take action.

TRUE FALSE 3. If you think about some action long enough you will probably do it.

TRUE FALSE 4. We sometimes know other people better than we know ourselves.

TRUE FALSE 5. Smoking is a physical habit.

TRUE FALSE 6. The most important goals in life are the ones you reach within next few months.

TRUE FALSE 7. A good rule of action is "if in doubt go ahead".

TRUE FALSE 8. When correcting someone on the job we should give mostly criticism and also a little bit of praise.

TRUE FALSE 9. "You can never win an argument".

TRUE FALSE 10. One way to point out someone's mistake is by asking him a question.

TRUE FALSE 11. If someone lies to you it is all right for you to lie to him.

TRUE FALSE 12. If you are interested in other people there is a good chance other people are interested in you.

Handout I-b

SELF EVALUATION.

THINK ABOUT YOURSELF AND THEN CHECK THE COLUMN THAT YOU FEEL DESCRIBES YOU BEST.

ABOVE AVERAGE	AVERAGE	BELOW AVERAGE	
			1. Am I usually neat and clean?
			2. Do I consider myself better than others?
			3. Do I speak loud enough?
			4. Do others respect me?
			5. Do I "catch on" quickly?
			6. Do I stick to what I believe in?
			7. Do I lead others?
			8. Do I smile enough?
			9. Can I hold my temper?
			10. Do I worry too much?
			11. Do I tell the truth?
			12. Do others get mad at me?
			13. Do others pick on me?
			14. Am I known as a good worker?
			15. Am I usually cheerful?
			16. Do I use good judgment?
			17. Are other people interested in me?
			18. Do I resent authority?
			19. Do I try to improve myself?
			20. Do I have a pleasant personality?

Considering the above, how does this fit in with your vocational plans? Can you make use of your strong points and improve your weak points? How?

TOM'S PROBLEM IN SHOP 22

TOM IS A YOUNG MAN WHO HAS WORKED FOR THREE YEARS IN SHOP 22 AT THE SHIPYARD. TOM HAS A GOOD REPUTATION AS A HARD WORKER, MISSES VERY FEW DAYS AND IS IN LINE FOR PROMOTION TO SHOP FOREMAN SOON. THE SHOP FOREMAN WILL RETIRE NEXT YEAR. ONE DAY A NEW MAN STARTS WORK IN SHOP 22 AND SAYS HE HAS HAD FIVE YEARS EXPERIENCE IN THE SAME KIND OF WORK AT ANOTHER SHIPYARD. HE TURNS OUT TO BE A HARD WORKER, IS LIKED BY MOST OF THE MEN, IS CHEERFUL AND NEVER MISSES A DAY'S WORK. SOME MEN REMARK HE WOULD MAKE A GOOD SHOP FOREMAN.

AFTER SEEING THE NEW MAN, TOM DOESN'T LIKE HIM AT ALL. TOM WON'T SHOW HIM LITTLE THINGS THAT COULD HELP HIM ON THE JOB. TOM WON'T WORK WITH THE NEW MAN AND REPORTS EVERY MISTAKE THE NEW MAN MAKES TO THE SHOP FOREMAN. TOM HOPES THE NEW MAN QUITS. THE NEW MAN RECOGNIZES TOM'S ATTITUDE AT ONCE AND INSTEAD OF QUITTING THE NEW MAN WORKS ALL THE HARDER AND TRIES TO WIN TOM OVER.

Four step procedure for solving most problems.

1. With any problem be sure you have the facts right. State the facts in this case.
2. What is the problem?
3. State - Give possible solutions?
4. Select the solution you feel is best.

   Do you think the new man will win Tom's frienship? Why?

   How would you work with Tom if you were the new man?

   What should Tom have done when the new man showed up?

   Who will be the next shop foreman? Why?

HANDLING PROBLEMS

How do successful leaders deal with problems? They realize we all have problems. These problems may be regarded with fear and a defeated attitude or they may be looked at with confidence and as one of the normal experiences we all must go through in order to accomplish anything worthwhile. Here are six rules that have been used by successful people throughout all of time.

1. Expect problems. Don't think there is anyone who has no problems. They are a normal growing process and frequently they are looked back upon as opportunities in disguise.
2. Don't get excited. Realize there are many others who have faced the same problem and most of them found a good solution. Talk to someone you respect, or some professional person associated with an organization or agency that deals in this kind of problem every day.
3. Look on the positive side of things. Problems frequently show us the way to advancement and accomplishment and they build strength of character that will equip us for future challanges. As the saying goes, "When one door closes another one always opens." Look for the door that this problem opens.

4. Think about the alternatives you have to solve the problem. Draw up a list of solutions. Do not act hastily and certainly act according to your highest ideals. From your list of possible solutions pick the one that seems to be the most nearly correct one for you.
5. Be flexible. If you try one solution and see it is not working out, change your tactics. You may find that after you start solving your problem you will want to alter your activities or direction. You may see an easier or more direct way to accomplish your solution.
6. Keep your sense of humor. It is amazing how people with serious problems have looked on the bright side of the situation, and have realized that in a year or two the problem would seem small. By doing this, they may have managed to see some humor in the problem.

Handout I-e

HOW TO GET ALONG WITH PEOPLE ON THE JOB

Place the appropriate letter in the blank space (see below).

How would you treat someone who you had to work with who was

___ Tired and cross?
___ Excited and afraid?
___ Unreasonable and childish?
___ Impatient and bossy?
___ Timid and afraid?
___ Dumb?
___ Too talkative?
___ Insulting?
___ Very critical?
___ Mean?

Which one (or more) of the following would you do to react to the above?

A. Be patient
B. Be quiet
C. Be helpful
D. Use self control
E. Just Smile
F. Be calm
G. Pay no attention to
H. Walk away from
I. Be honest with
J. Fight back
K. Show them who is boss
L. Be insulting
M. Get even
N. Get mad
O. Other________________

After completing the above, do you feel your vocational goal requires you to get along with a lot of people?
What could you do to learn how to get along better with other people?

GETTING STARTED TOWARD YOUR GOALS

The purpose of this assignment is to start us thinking about specific goals for the future.

Assume that you have no particular limitations, that every condition is favorable for your success, WHAT WOULD YOU DO WITH YOUR LIFE? (Constructive things that would add to your well-being).

1. ____

2. ____

3. ____

4. ____

5. ____

6. ____

7. ____

List and number the things that come to your mind. Don't attempt to judge whether they are possible or not--just write them down. Do this, using a new sheet of paper each day for seven days. Undoubtedly by the end of that time, new possibilities will have come to mind and some ideas that can be put to work immediately. Decide on two or three or more considering your interests and ability. You may develop more ability as you are working towards your goal. Some goals may be reached in a few months and others may take years. The important thing is to keep your goals written down and remind yourself of them daily. As you reach the goals that take only a short time, check them off and keep a record of your accomplishments.

HOW SUCCESSFUL PEOPLE REACH THEIR GOALS

Goals are important. Most people have goals of one sort or another. Before we accomplish anything of a lasting nature we must consciously or subconsciously have a goal in mind. The main difference between successful people and people who are only average or below average is that the successful person's goals are well defined and clear. Here are some suggestions concerning reaching your goal:

1. Pick one or more goals. Some short term goals will be necessary in order to move on toward your long term goals. If you "set your mind" to something, or defend your goal, there is a good probability you will accomplish it.
2. Constantly clarify your goals-Be specific! Think in terms of where, when, who, why, and what. You may not know all of the answers at first but with time and work you will know the specifics.
3. Put your goals in writing. Write your goals down on a piece of paper. This will help you clarify them. There is something about this process that motivates and makes the goals more realistic.
4. Don't let fear stop you. Many times we feel something is out of our reach because of education, our background, some disability or because it seems impossible to accomplish. "The world steps aside

for a man with a goal." You will find things and people seem to fall in line with your purpose when you are persuing a goal that is a right activity for you. One word of caution. If your goals are selfish or unjust or not right according to your highest ideals they will be difficult or impossible to achieve.

5. Get started. J.C. Penney said, "The hardest part of any job is getting started." Another way of pulling it is the chinese proverb that states, "A journey of a thousand miles is always started with the first step." After you have clarified your goals get busy.
6. Evaluate your progress. Take time to think or even write in a notebook your progress. This will motivate you to keep going. As you look back on what you have accomplished you will realize your goal is possible. You will realize your progress and you can see that you do not have as far to go as you did six months or a year ago. While you are thinking and planning you will undoubtedly see a better way to reach your goal, or you might select a slightly different goal. Regardless of the specific goal you will be progressing toward a more rewarding and successful life.

TOPIC II

SECURING EMPLOYMENT

BY

John E. Turner

SECURING EMPLOYMENT

OBJECTIVES

Upon successful completion of discussion and other assigned activities in this lesson the participant should be able to:

1. Identify a realistic personal occupational goal and develop a plan for gaining needed training, skills, and experience necessary to secure that employment.
2. List several sources for identifying employment opportunities.
3. Demonstrate the ability to complete satisfactorily a sample application form.
4. Critique a fellow participant as to good and bad points observed in a simulated employment interview.
5. Answer satisfactorily selected questions frequently asked by employers during interviews.
6. List general employee responsibilities toward employer as discussed in class.

SECURING EMPLOYMENT

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
A. Introduction - Establishing realistic job goals	Handout II-a (Sample Job List) Use as an aid for any participant who does not already know what job he wants.
1. Type of job or occupation of interest to you	
a. By selecting job of special interest to you.	
b. By eliminating those not of interest and working with one or two left over.	
2. Education, skills and experience necessary to perform job	
3. Additional preparation needed and ways to secure	Note - (Skills + education + experience required) - (skills + education + experience you already have) = additional preparation needed.
4. Is your choice realistic?	
a. If yes - you may proceed to make plans to achieve your employment goal.	Activity II-a Have participants complete Handout II-b (Job Description/ Specification Inventory). Allow 30 minutes to 1 hour. Instructor will need to furnish several copies of Occupational Outlook Handbook U.S. Department of Labor, Bureau of Statistics, $5.00 each). Some explanation of how to use reference may be necessary.
b. If no - you should adjust your job goal by looking for other occupations satisfying to you which more closely fit your skills and aptitudes.	
B. Securing the job interview	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
1. Know how the community can help	Ask participants where they can get help in looking for job openings.
a. Referrals from acquaintances (friends, family, parole officers).	
1) Procedures (phone calls)	
2) Services (advantages, disadvantages).	
b. Referrals from local office of State Employment Comission	
1) Procedures	
2) Services	
c. Referrals from commercial employment agencies	Note - Remind participants that a fee is charged for services performed by the private employment agency. The State Employment/ Unemployment Office can perform the same services without charging a fee.
2. Know how to help yourself	
a. Answer or place newspaper classified ads.	
1) Procedures	
2) Services	
C. Preparing for the job interview	Activity II-c Have participants complete Handout II-c. Explain that this can serve as a guide and may also be useful when completing applications, by reminding them of names, addresses, dates, etc.
1. Write a personal data sheet	
a. Format	
1) Personal statistics	

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
2) Education	
3) Medical history	
4) References	
5) Previous employment	
a. Use	
2. Complete the job application form	Activity II-d Have participants complete Handout II-d (Sample Application Form). Exchange forms and check each others' work for complete and collect answers.
3. The interview	
a. Formal interview setting	
1) How you look	
2) How you act	
3) How you explain your job skills	
4) How you answer the interviewer's questions.	
b. Informal interview setting	Explain - many interviews are not in a formal office setting, rather on the job site (i.e. supermarkets, construction, machine shop, etc.) Activity II-c Ask for volunteers (1 for employer, 1 for applicant) and role play job interview. Provide copy of Handout II-e (Questions Frequently Asked in Interviews) to assist employer.

SUGGESTED CONTENT	SUGGESTED TEACHING METHOD
D. Understanding your benefits and responsibilities as an employee	
1. Know your benefits	Pull from participants
a. Job security - Unions? Steady income?	
b. Payroll deductions - what they do for you	
1) Insurance	
2) Social Security	
3) Others (savings, retirement, Community Chest-United Fund)	
2. Know your responsibilities	Ask participants what they as an employee owe their boss?
a. Getting to work on time and regularly	
b. Getting along with people on the job	
c. Obeying company policies concerning drinking, smoking, drugs	

SAMPLE JOB LIST

Handout II-a

DISTRIBUTIVE OCCUPATIONS

Salesperson
Retail store manager & assistant
Department head
Displayman
Advertising personnel
Stockkeeper
Wholesaler
Store owner
Unit control clerk
Training supervisor
Cashier
Service station attendant

CLERICAL OCCUPATIONS

Secretary and stenographer
Clerk typist
Bank teller
Bookkeeper
Telephone operator
Postal clerk
Office machine operator

TRADE & INDUSTRIAL OCCUPATIONS

Assembler
Truck driver
Bricklayer
Mechanic
Carpenter
Cement mason
Lineman
Lithographer
Painter
Local transit bus driver
Plumber and pipefitter
Welder

PROFESSIONAL OCCUPATIONS

Accountant
Actors-actresses
Architect
Biologist
Chemist
Clergyman
Dentist
Mathematician
Teacher
Urban planner

SERVICE OCCUPATIONS

Beauty operator
Cooks and chefs
FBI agent
Fireman
Policeman and Policewoman
Practical nurse

JOB DESCRIPTION/SPECIFICATION INVENTORY

COMPLETE THE BLANKS OR UNDERLINE YES OR NO

I. JOB DESCRIPTION

A. Name of the job ____________________

B. Description of work on the job (List a minimum of five duties)

1. ____________________
2. ____________________
3. ____________________
4. ____________________
5. ____________________
6. ____________________
7. ____________________
8. ____________________
9. ____________________
10. ____________________

C. Earnings

1. Beginning wage (Underline per hour, per day, per week) $______
2. Wage earned by most of the workers $_______
3. Highest wage $__________
4. Is there usually a vacation with pay? Yes___ No_____
5. Other benefits ____________________

____

D. Hours of work

1. How many hours on the average would one work in this job:

a. Daily ________

b. Weekly ______

2. Is there additional pay for overtime work? Yes__ No__

3. Are there seasonal layoffs? Yes__ No__

4. Are there health dangers involved? Yes__ No__

If so, what kinds?______________________________

____

E. Demand for workers in this job

1. Are additional workers needed now in this occupation?

Yes__ No__

2. Will still more workers be needed in the future?

Yes__ No__

3. Is it considered a bright future, status quo or "dead end" job? (Underline which)

F. Promotion

1. Are there opportunities for promotion? Yes__ No__

2. What would be the first likely promotion?

a.____

b.____

c.____

d.____

3. Must one get additional training to qualify for promotion? Yes__ No__

G. Employee organizations of a full-time worker

Would you be expected to join a union? Yes__ No__

H. Service to the community (How do workers in this job serve the community?)

1.____

2.____

3.____

4. ____

5. ____

II. JOB SPECIFICATION

A. What skills do you need?

1. ____________________ 3. ____________________

2. ____________________ 4. ____________________

B. What formal schooling or classes would help to prepare you for this job?

____________________ ____________________

____________________ ____________________

____________________ ____________________

____________________ ____________________

C. Where can you get the training needed for this job?

1. ____

2. ____

3. ____

D. Personality traits, interests, aptitudes, etc., needed for the job.

1. ____

2. ____

3. ____

4. ____

5. ____

6. ____

7. ____

8. ____

9. ____

III. SOURCES OF INFORMATION AND HELP

A. Firms in our town or county where this type of job would be available. (List a minimum of three)

1. ______________________________

2. ______________________________

3. ______________________________

4. ______________________________

5. ______________________________

B. Additional sources of information

1. Organization ______________________________

Address ______________________________

____

2. Organization ______________________________

Address ______________________________

____

3. Organization ______________________________

Address ______________________________

____

IV. HOW DOES THIS JOB FIT IN WITH YOUR DESIRED LIFE STYLE?

___Very well ___Somewhat ___Very little ___Not al all

PERSONAL DATA SHEET

Take this Personal Data Sheet with you when you apply for a job. Keep it handy in your billfold because it will help you in filling out an application form.

NAME____
LAST MIDDLE FIRST

ADDRESS____
Number Street City State Zip Code

TELEPHONE______________AGE____DATE OF BIRTH________________
Month Day Year

HEIGHT__________WEIGHT_______PHYSICAL HANDICAPS________________

SOCIAL SECURITY NUMBER___/____/________MARITAL STATUS__________

POSITIONS DESIRED (1)________________ (2)_____________________

EDUCATION

JUNIOR HIGH SCHOOL____
Name & Address of School Course Grade Completed

____
Date left

SENIOR HIGH SCHOOL____
Name & Address of School Course Grade Completed

____
Date left

PREVIOUS WORK EXPERIENCE

____
EMPLOYER ADDRESS TYPE OF WORK

____
REASON FOR LEAVING DATE HIRED DATE LEFT

1. ____

2. ____

3. ______________________________

REFERENCES

NOT RELATIVES - PERSONS WHO HAVE KNOWN YOU AT LEAST ONE YEAR

NAME	ADDRESS	BUSINESS	PHONE
1.			
2.			
3.			

SAMPLE APPLICATION FORM

DATE ____________________

NAME ____
Last First Middle

ADDRESS ____
Number and Street City State Zip Code

DATE OF BIRTH ______________________ PLACE OF BIRTH ______________
Month Day Year City/State

HEIGHT ______________ WEIGHT _______ MARRIED: ___Yes ___No
Feet Inches Pounds

NUMBER OF CHILDREN ________ SOCIAL SECURITY NUMBER ___/___/___

EDUCATION

	Name of School	Year Left	Grade Completed	Major Course
Grade School				
High School				
College				

Favorite school subjects? ____

WORK EXPERIENCE

Name of employer	Address	Kind of work	Date of employment

SKILL ABILITIES

Work you can do best ____________________________ Driver's license Yes ______ No _____

Machines you can operate Special abilities

____

Hobbies ____

PHYSICAL CONDITION

Excellent_________ Very good_________ Good________ Fair___________

Do you have a criminal record? Yes___ No___

Explain____

____

PERSONAL REFERENCES (Other than relatives)

Name	Address	Occupation

Organizations you belong to____

____

____

Your Signature______________________

QUESTIONS FREQUENTLY ASKED IN INTERVIEWS

1. In what type of position are you most interested?
2. Why do you think you might like to work for our company?
3. What jobs have you held? How were they obtained, and why did you leave?
4. What do you know about our company?
5. What qualifications do you have that make you feel that you will be successful in your field?
6. How much money do you hope to earn at age 30? 35?
7. How did you rank in your class in high school?
8. What do you think determines a man's progress in a good company?
9. What personal characteristics are necessary for success in your chosen field?
10. Do you have a record?
11. Why do you think you would like this particular type of job?
12. What hours will you be able to work?
13. Do you prefer working with others or by yourself?
14. Can you take instructions without feeling upset?
15. How did previous employers treat you?
16. What have you learned from some of the jobs you have held?
17. Can you get recommendations from previous employers?
18. What interests you about our product or service?
19. Do you like routine work?
20. What hours can you work?
21. Have you had any serious illness or injury?
22. Are you willing to do whatever job you are assigned?
23. Is it an effort for you to be tolerant of persons with a background and interests different from your own?

24. What types of people seem to rub you the wrong way?

25. What jobs have you enjoyed the most? The least? Why?

26. What job in our company do you want to work toward?

27. How about overtime work?

28. To what extent do you use liquor?

SAMPLE PRE/POST TEST

SELF-AWARENESS AND OCCUPATIONAL CHOICE

1. What three good personality characteristics do you have which would help you in getting and keeping a job?

   a)

   b)

   c)

2. Where would you like to be employed 5 years from now?

   _______________10 years from now?_____________________

3. What education, skills and experience do you need to acquire in order to secure these jobs?

   ____

   ____

4. What can you do while still incarcerated to begin working toward these goals?

   ____

   ____

5. List three sources of help in securing immediate employment upon parole or release?

   a)

   b)

   c)

SAMPLE PRE/POST TEST ANSWER KEY (Self-Awareness and Occupational Choice)

1-4 Answer will depend on individual student. Teacher assistance should be given on a prescriptive basis.

5. Newspaper classified ads, state employment agencies, parole offices, local union office, etc.

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ERIC - Educational Resources Information Center (materials on microfilm in public library.)

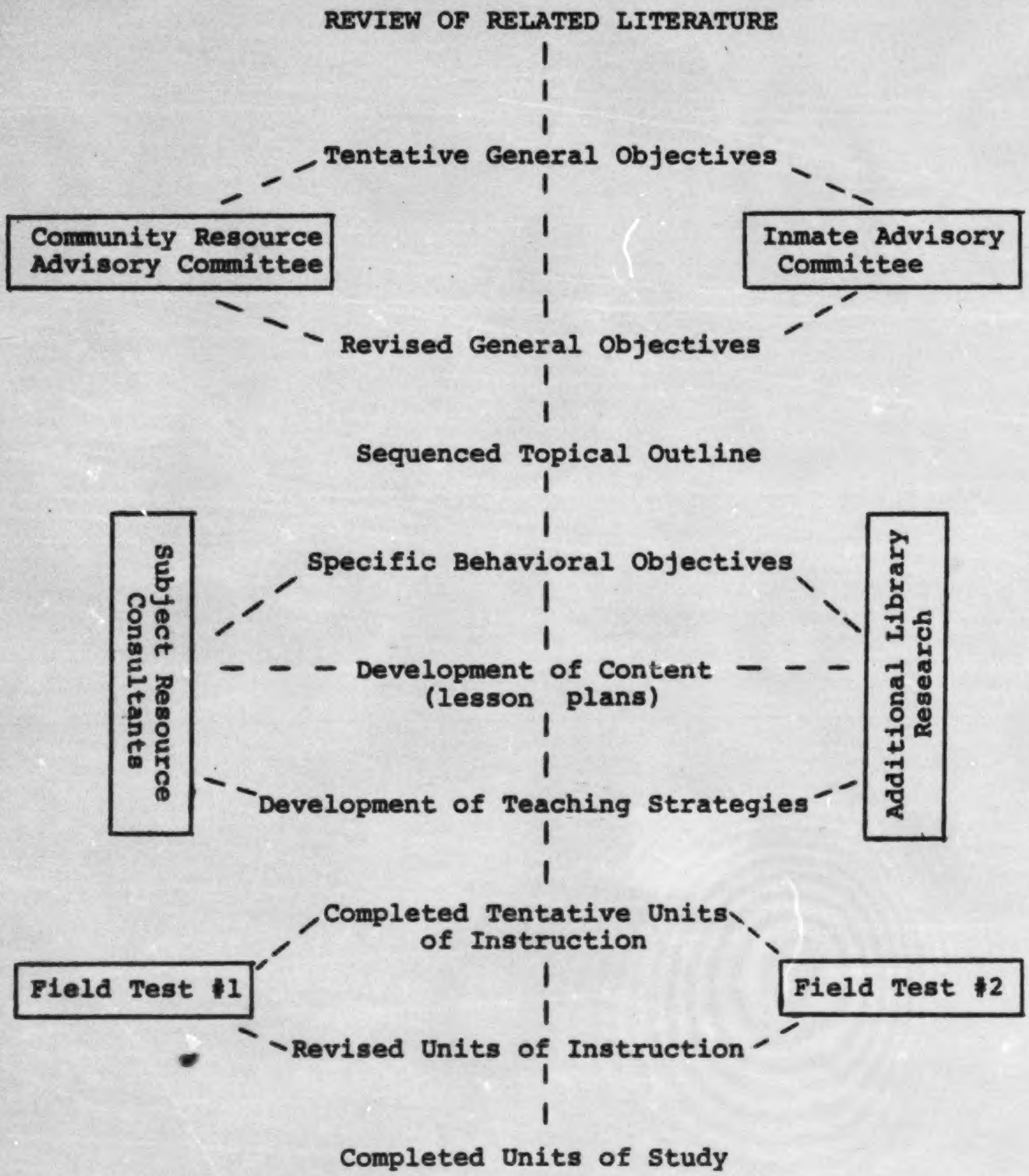
Government Publications (write specific organization for materials and/or to be put on mailing list.)

Local, State and Federal Agencies (write or call specific organization for materials and/or to be put on mailing list.)

Periodicals (numerous magazines and periodicals carry articles on consumer issues.)

APPENDIX A

Procedures utilized in the development of a Model Consumer Education Curriculum for Prison Inmates.


REVIEW OF RELATED LITERATURE
Tentative General Objectives
Community Resource Advisory Committee
Inmate Advisory Committee
Revised General Objectives
Sequenced Topical Outline
Specific Behavioral Objectives
Subject Resource Consultants
Additional Library Research
Development of Content (lesson plans)
Development of Teaching Strategies
Completed Tentative Units of Instruction
Field Test #1
Field Test #2
Revised Units of Instruction
Completed Units of Study

APPENDIX B

ADVISORY COMMITTEE MEMBERS

1.- Mr. Alvin Anderson - Director
CIPI (Cooperative Individualized
Prescribed Instruction)

2.- Mr. Joseph Costa - Virginia State
Parole Officer

3.- Mr. Charles Edwards - Virginia State
Parole Officer

4.- Mr. Daniel Graves - City Coordinator
for Career Education

5.- Dr. Hazel Holton - City Supervisor
for Home Economics

6.- Dr. Ole Johnson - University Professor
of Marketing

7.- Mr. Mac Mc Clanan - Consumer Protection
Officer

8.- Mr. O.O. (Jim) Paredes - Consumer
Affairs Officer

9.- Mr. Terry Richtmyer - Superintendent
St. Brides Correctional Center

10.- Mr. Larry Riggs - Principal
St. Brides Correctional Center

11.- Mr. Buck Rogers - Superintendent
Tidewater Correctional Center

12.- Dr. Usman Qureshi - University Professor
of Economic Education

APPENDIX C

COMMUNITY RESOURCE TEACHERS

1.- Ms. Shirley Brown - High School Distributive Education Coordinator

2.- Mr. Martin Greenwell - Chief Consumer Protection Division

3.- Major James Hipps - Commanding Officer Salvation Army

4.- Mr. Robert Hoffman - Vice President Tusing Finance Company, Inc.

5.- Ms. Jody Howard - Clothing Textiles Teacher

6.- The Reverend Joyce Kramer Unity Church

7.- Mr. Charles McAdams - Food Services Instructor, Vocational/Technical School

8.- Mr. Jack McClain - Car Salesman Green-Gifford Motor Corporation

9.- Captain Glenn Olson - Commanding Officer Salvation Army

10.- Ms. Linda Redd - Pre-school Teacher

11.- Ms. Kathleen Shelton - Teacher Learning Disabilities

12.- Mr. Dwight Smith - Recreation Director City Jail

13.- Ms. Ann Sumler - Relocation Specialist